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RIGHTS & BENEFITS



**FOR NAVY MEN, WOMEN AND
THEIR FAMILIES • Double Issue:
December 1971 • January 1972**

ALL HANDS

RIGHTS & BENEFITS



**FOR NAVY MEN, WOMEN AND
THEIR FAMILIES • REPRINT:
NAVPERS 15885-C 1972**

TIDES & CURRENTS

A Message to the Fleet from The Chief of Naval Personnel



VADM D. H. GUINN

Appearing on the pages of this issue of **ALL HANDS** is a roundup of the cumulative Rights and Benefits which belong to Navy men and women, enlisted and officer, and to their families, as well as to retired personnel, their dependents, and veterans.

These rights and benefits which you have earned by virtue of your service to our nation represent the combined efforts, over the years, of Congress and the President, the Department of Defense, and the continuing concern and interest at top levels of responsible people in the Department of the Navy. Such concern is necessary to insure that a vital organization with a membership of more than 600,000 continues to remain a dynamic force.

You can be sure that this concern for each member of the sea service exists at the top levels in today's Navy.

Z-Grams have probably generated more favorable publicity for the Navy than any other single event in recent memory. But the real story of the effect of Z-Grams is not shown in the news magazines, newspapers and broadcasts.

Considerable attention has been given to those measures directed primarily at younger Navymen. Media reports have highlighted beards, sideburns, "hard rock" clubs, beer in the barracks, and elimination of "Mickey Mouse" regulations—all of which have very evident appeal to junior men.

A closer examination of the Z-Grams reveals that most of the innovations have profited both junior and senior personnel. The most substantial programs have, in fact, resulted in noteworthy advantages to career Navymen and their dependents.

One of the earliest Z-Grams authorized 30 days' leave for all permanent changes of station, a move which has been of particular significance to Navymen separated from their families for long periods of time. Another of the early Z-Grams created the Dependent Air Charter Program, which provided low cost overseas travel and enabled Navy dependents to be reunited with their sponsors.

A new post-deployment leave policy now encourages the granting of leave to at least 80 per cent of a ship's crew during the 30-day stand-down period following a deployment. This program, too, promotes additional time for our people to spend with their families. And,

(Continued on Inside Back Cover)

THE BUREAU OF NAVAL PERSONNEL CAREER
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The Chief of Naval Personnel

REAR ADMIRAL DOUGLAS C. PLATE, USN
The Deputy Chief of Naval Personnel

REAR ADMIRAL DAVID H. BAGLEY, USN
Assistant Chief for Personal Affairs

CAPTAIN ROBERT HUNT, USN
Dir. Career Information & Publications

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A Message to the Fleet from The Chief of Naval Personnel

Too many of our Navy men and women are not fully aware of the many opportunities that are open to them in the Navy. Getting this information to you is one of my personal concerns because you need the complete information to make intelligent decisions about your career in the Navy. This summary of the "Rights and Benefits" available to United States servicemen and women is provided by the Bureau of Naval Personnel in order that you, our Navy men, women and families, will be more fully informed of the advantages of your present service and of a full career in the Navy. The Secretary of the Navy, The Chief of Naval Operations and I hope that you will find it valuable in your personal planning.

David H. Bagley



The Honorable
John W. Warner
Secretary of
the Navy

Elmo R. Zumwalt
Admiral, USN



Chief of Naval
Operations

David H. Bagley
Vice Admiral, USN
Chief of Naval
Personnel



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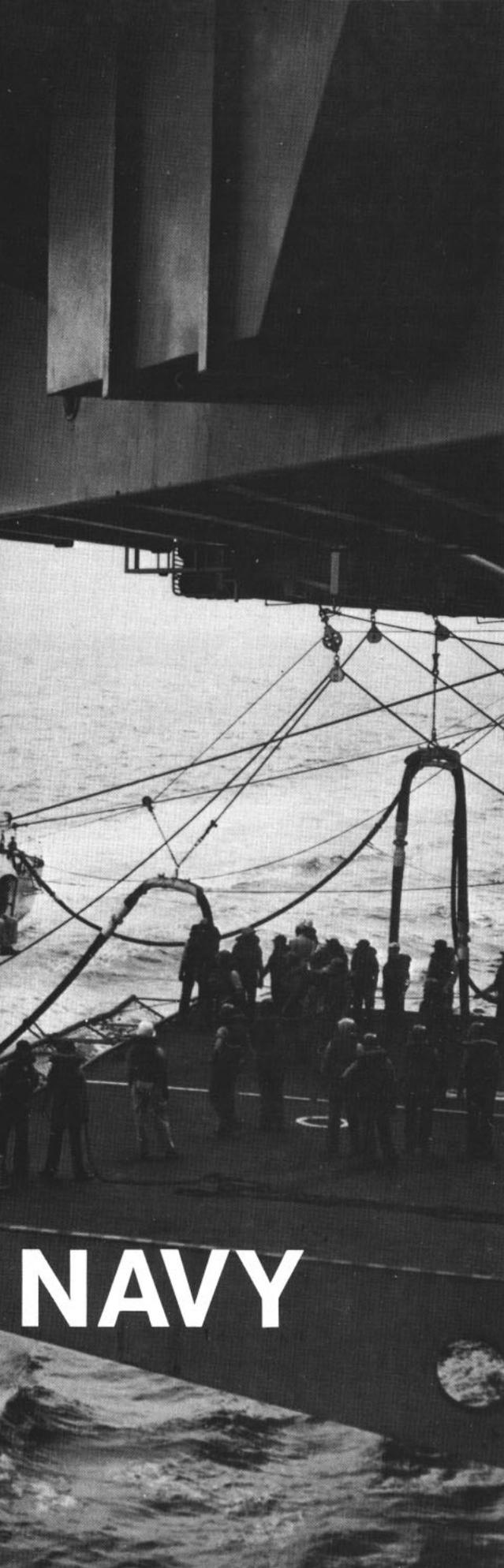
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**A LOOK AT THE
AS A CAREER**



A Challenging Opportunity

WHAT DOES A CAREER in the sea service offer the Navyman—and woman? Whether we are first-termers or well into our Navy careers, each of us has a reason, or in some cases a number of reasons, for having elected to serve in the Navy.

Your selection may have been made on a temporary basis, or you may already have decided that the Navy way of life is for you. In the latter case, you are aware to a large extent of what the real selling points are—those factors which are enumerated in some detail on the following pages.

But what does the sea service offer the *new* recruit, or the recently commissioned officer?

If you take another look at the “table of contents” page in this issue, you’ll get a fairly good idea. To start off: • Travel. • Adventure. • On-the-job-training. • A paid-for education. • Job specialization. • An opportunity to advance. • Responsibility. • A chance to develop—and exercise—leadership. • A variety of bonuses and monetary returns that add up to a sizable sum. • Comradeship (don’t knock it). • Plus hard, demanding work.

IF THESE FEATURES (including that last one) attract you, it’s quite possible that a Navy career may be the career for you.

Choosing a career, any career, requires a lot of thought—and a look at all the alternatives. When a young man enters the Navy, either as an enlisted man or as an officer, he may view it as a temporary situation—as fulfilling an obligation to his country or as an alternative to the draft.

During your first tour, especially if you’re in this latter category, your thoughts are often on the career you’ll start once you’re on the outside. But even if a career in the Navy is not for you, the Navy can offer you a great deal while you’re serving.

“The Navy,” says Admiral Elmo R. Zumwalt, Jr., CNO, “is proud of its tradition and the past role it has played in the defense and in the shaping of our nation. It is equally proud if its people, past and present, who have responded when their assignments call for something extra in performance and responsibility.”

That’s what it’s all about. The Navy offers you challenging duty, it enables you to develop yourself in a variety of ways, and it demands of you a real sense of responsibility.

Not everyone belongs in the Navy. Not everyone can work with such a demanding organization. It requires a belief in the Navy’s mission to take part in long deployments, or extra hours needed to do a job right. But every organization has its demands and one

must always consider the personal reward, not just in money, but also in the personal satisfaction of a job well done.

The Navy has entered a period in which, while relying as always on job satisfaction as the basic motivating factor, it is also able to add additional tangible material rewards for making the Navy a career. These include, for example, the recent pay raises and increases in benefits.

Other benefits, and you will note that they are not only for members of the Navy family, but also for their dependents, are reported on the following pages.



What's New in Pay Legislation

THE YEAR 1971 was an important year as far as military compensation was concerned. In fact, the past eight years have been the most productive period in history for military pay and allowances, thanks to Congress and the President.

For example, an E-2's basic pay has increased from \$85.80 in 1963 to \$299.10 today—an impressive 248 per cent increase. Other enlisted personnel have fared well, too, with pay for all E-1s, E-2s, and E-3s (under two years) rising more than 200 per cent.

The average basic pay increase of the higher enlisted grades ranges from 50 to 100 per cent.

Basic pay for officers in grades O-1, O-2, and O-3 (under two years) has doubled; and the same grades with over two or three years' service have received a 66 per cent increase. The average increase for the officers ranges from 50 to 100 per cent.

To point up the concern of Congress and the President for equitable pay for the military in recent years, here's a brief summary of the public laws and their effective dates:

- *Public Law 87-531*—1 Jan 1963—An across-the-board officer and enlisted pay increase of an average 19.8 per cent in Basic Allowances for Quarters (BAQ).

- *Public Law 88-132*—1 Oct 1963—Across-the-board basic pay increase of 14.2 per cent. The law also provided for a revised payment plan for foreign duty pay, adoption of hostile fire pay, increase in physicians' and dentists' continuation pay, and creation of the family separation allowance.

- *Public Law 88-422*—1 Sep 1964—Across-the-board basic pay increase of 3.2 per cent.

- *Public Law 89-132*—1 Sep 1965—A four-part basic pay hike which increased the pay of officers under two years by 22 per cent and over two years by six per cent. Enlisted men under two years realized a 17.3 per cent increase, while EMs over two got an 11 per cent hike.

- *Public Law 89-501*—1 Jul 1966—Across-the-board basic pay increase of 3.2 per cent.

- *Public Law 90-207*—1 Oct 1967—Across-the-board basic pay hike of 5.6 per cent and a .9 per cent increase in quarters rates for personnel in pay grades E-4 (less than four years' service) and below. This law also provided for comparable increases in military basic pay whenever Civil Service personnel are given a raise. This provision is officially known as the Uniformed Pay Periodic Adjustment Act. It went into effect 1 Jan 1968.

- *Public Law 90-207*—1 Jul 1968—Across-the-board basic pay raise of 6.9 per cent.

- *Public Law 90-207*—1 Jul 1969—Across-the-board pay increase of 12.6 per cent.

- *Public Law 91-231*—1 Jan 1970—Across-the-board basic pay hike of 8.1 per cent.

- *Public Laws 90-207 and 91-656*—1 Jan 1971—Across-the-board pay increase of 7.9 per cent.

- *Public Law 92-129*—Effective date of pay increase. Increases basic pay for officers in grades O-1 and O-2 and for enlisted men in pay grades E-1 through E-4. Also included in this legislation was an across-the-board increase in BAQ which completely revamped the rates for all pay grades, officer and enlisted.

Of all these laws, the most significant ones are P. L. 90-207, P. L. 91-656, and P. L. 92-129.

AUTHORITY FOR ANNUAL INCREASE

PRIOR TO PASSAGE of P. L. 90-207, there was no established schedule of providing regular pay raises for the military. This law, as pointed out above, provides that whenever General Schedule Civil Service workers receive a pay raise, military personnel will receive a comparable increase in basic pay.

P. L. 91-656 is a real boost for the military. This law, known as the Federal Pay Comparability Act of 1970, provides for a permanent, semiautomatic method of annually adjusting General Schedule salaries. In other words, Congress empowered the President to adjust—on a continuing annual basis—the salaries of federal personnel to equal those in private industry. Through the provisions of P. L. 90-207, the military is assured of the same timely, semiautomatic adjustments. This represents considerable progress from the days when each military pay raise had to go through the legislative process. In other words, from now on, whenever the statistics show salaries rising in private industry, there will be comparable pay increases across the board for military personnel.

Here's how it works out. P. L. 90-207 provides that any pay adjustments legislated by Congress on behalf of Federal employees would apply equally to military basic pay. Then the 91st Congress, in passing the Federal Employees Comparability Act of 1970, provided authority for the *annual* increase of Federal employees' salaries—and military pay—based upon comparable salary increases in private industry. The actual rate of pay is determined by statistics provided each year by the Labor Department.

The first pay adjustment under that law, resulting in an across-the-board increase for all Navy men, officers and enlisted, was the 1 Jan 1971 pay raise.

The most recent military pay increase that went into effect along with the federal employees' pay adjustment was on 1 Jan 1972. Hereafter, military basic pay and federal employee salaries are scheduled to be adjusted each year—if the labor statistics show an increase in salaries in private industry.

The other significant law is the most recent, P. L. 92-129, passed in September 1971. In this legislation, Congress concentrated on improving the pay of junior enlisted personnel and junior officers, in a move intended to enhance the prospects of an all-volunteer military force. Officers in pay grades O-1 and O-2, and enlisted personnel in grades E-1 through E-4 were the primary recipients of the basic pay increases. Additionally, sweeping changes and increases in BAQ, applicable to nearly every Navyman, were provided.

THE RAISES in BAQ, the first since 1963, range from a 16 per cent increase for E-4s over four years to 54 per cent for E-9 Master CPOs.

The average raise in BAQ for both officers and enlisted personnel is 43 per cent. These figures are based on increases for E-4 (over four) through O-10. Since the payment system has been changed—there is no longer a distinction made between the number of dependents you have—it is impracticable to figure the percentage increases for personnel in pay grades E-4 (less than four years' service) and below.

A complete pay table—containing facts and figures on basic pay, incentive pay for hazardous duty, basic allowance for quarters, diving pay, hostile fire pay, pro pay and other special pay—appears on page 8.



Special Pay And Allowances

PAY AND ALLOWANCES are probably two of the most discussed (and sometimes cussed) subjects in the Navy today. Everyone is concerned about it and everyone is talking about it. And, more importantly, something is being done to improve this vital area and help make the Navy more attractive to both first-termers and career men alike.



How much do you know about your pay and allowances? In addition to basic pay, various forms of special pay—plus allowances—not only help to round out your Navy income, but also assure you of a sound and predictable basis for keeping your financial affairs in order.

The conditions for your entitlement to special pay and allowances vary with your grade, your skill, your dependency status and where you are physically stationed. Some of these pays are made monthly on a continuing basis, others in occasional lump sums. Here's a roundup of the types of pay and allowances you can expect to receive while on active duty:

SPECIAL PAY

SPECIAL PAY is added compensation you receive each month under set circumstances. Sea duty pay and special pay for duty in specified overseas areas, hostile fire pay, diving pay, and proficiency pay, are all forms of special pay. The added compensation paid to physicians and dentists also falls into the special pay category. Reenlistment bonus (regular and variable), although not paid monthly on a continuing basis, is another type of special pay.

Sea Duty Pay—Only enlisted personnel may draw sea pay, which generally is awarded during periods of shipboard duty. Sea pay is figured on a sliding scale according to rate, and ranges from \$8 per



RIGHTS & BENEFITS / SPECIAL PAY AND ALLOWANCES

month for a recruit or apprentice to \$22.50 for chief, senior chief and master chief petty officers.

Overseas Pay—Special pay for duty ashore in many areas outside the continental United States is awarded monthly to enlisted men and women in amounts identical to sea pay, figured according to rate. The *DOD Military Pay and Allowances Entitlements Manual* lists countries and areas where one may receive overseas pay.

Hostile Fire Pay—This type of special pay was introduced in 1963. At present, \$65 per month is added to the paychecks of all military personnel in danger of death or injury in the Vietnam combat zone. Service may be ashore or on board ship, or in an aircraft, within the limits of the hostile fire zone.

Diving Pay—Both officers and enlisted men who serve on diving duty are entitled to this special pay. Officers receive a flat \$110 per month. Designated enlisted men receive \$65 to \$110 per month, depending on diver classification and continuing qualifications. (Note: Diving pay may not be awarded in addition to incentive pay for hazardous duty.)

Proficiency Pay—This type of special pay actually is a career incentive pay awarded monthly to those in ratings and skills in which large amounts of Navy training money have been invested, and in which manpower shortages exist. Pro pay awards in the shortage specialty category are based on Navy Enlisted Classification (NEC) code skills. Those in designated critical skills who are otherwise eligible and are recommended by their commanding officers may draw monthly specialty pay awards of \$50 (P-1), \$75 (P-2), or \$100 or \$150 (P-3). Pro pay awards in the Special Duty Assignment category are based on assignment to a special type of duty such as recruit company commanders, recruit canvassers, or several others.

Physicians and Dentists Pay—Medical and dental officers receive career incentive pay as long as they remain on active duty. Payments range from \$100 to \$350 monthly, depending on years of service.

Reenlistment Bonus—You may be paid as much as \$2000 in bonus money for reenlistments (and extensions of two years or more) during the course of your Navy career. A bonus is paid when you reenlist. It is computed as follows:

- First reenlistment. Amount equal to your monthly basic pay at time of discharge, multiplied by the number of years for which you reenlist.
- Second reenlistment. Amount equal to two-thirds of your basic pay, multiplied by the number of years for which you reenlist.
- Third reenlistment. One-third basic pay, multiplied by the number of years for which you reenlist.
- Fourth and subsequent reenlistments. One-sixth monthly basic pay, multiplied by the number of years of reenlistment.

Reimbursement for unused leave is computed at the basic pay at time of discharge, plus an allowance computed at the rate of \$.70 a day for subsistence and for members of pay grade E-5 through E-9, quarters allowance computed at the rate of \$1.25 per

day. You also receive travel pay to home of record each time you reenlist. Only the bonus itself counts against the \$2000 cumulative you may receive in the course of your active duty.

Variable Reenlistment Bonus (VRB)—If your military skill is one designated as being a critical military skill, based on rating and NEC code skill, you may ship over and receive as much as four times the amount of your regular first reenlistment bonus (or two-year extension), in addition to the regular bonus.

A variable reenlistment bonus does not count against the \$2000 maximum. It is paid for first reenlistments only. However, you may receive a variable reenlistment bonus for a two-year extension, and receive additional variable reenlistment bonuses on later extensions of the initial two-year extension. Basic eligibility for a variable reenlistment bonus includes 21 months of continuous active service other than active duty for training, and reenlistment within three months after discharge or release from active duty.

The multiplier used in figuring the amount of bonus may be one, two, three or four times the amount of the regular first reenlistment bonus, depending on the VRB multiple (which is determined based on the career petty officer shortage and training investment)



assigned your rating or NEC skill at the time of the reenlistment. BuPersInst 1133.18 series lists ratings and skills eligible for a variable reenlistment bonus.

Responsibility Pay—This pay, recently authorized for an effective date of 1 Jul 1971, is awarded to officers only. To be eligible to receive responsibility pay, you must be serving in one of 160 different officer billets in the Republic of Vietnam. The pay is awarded to senior advisors with unusual responsibilities in grades O-3 through O-6. The payments are \$50 for O-3 and O-4, \$100 for O-5, and \$150 for O-6 (there are, however, no billets currently available for captains).

INCENTIVE PAY FOR HAZARDOUS DUTY — You receive this pay, an incentive, when you perform aviation duty, submarine duty, parachute duty or demolition duty (including periods of training for such demolition duty). You also may receive incentive pay if your duties require frequent participation in flight operations on the deck of an aircraft carrier, and in certain other cases, including duty inside a high or low pressure chamber, duty as a human acceleration or deceleration experiment subject, duty as a human test subject in thermal stress experiments, or duty involving experiments associated with leprosy.

If you are engaged in flying, or serve on board a submarine, your incentive pay is based on your pay grade and length of service (see table, page 8). For any other type of hazardous duty, including aviation as a non-crewmember, you draw a flat \$55 (enlisted) or \$110 (officer) monthly.

ALLOWANCES

ALLOWANCES ARE PAID to help you meet some of the expenses you incur while on active duty. Allowances may be paid on a monthly or recurring basis, or in a one-time, lump sum. Some are paid automatically, others require applications.

Clothing Allowance—You receive an initial clothing allowance when you first enlist, and under certain conditions upon reenlistment or recall to active duty. You may be further eligible to receive special or civilian clothing allowances, depending upon your duty assignments. Once you receive an initial or special clothing allowance, you may receive a monthly maintenance allowance.

THERE ARE SEVERAL TYPES of clothing allowances based on actual costs for clothing, as determined by Navy and Department of Defense study groups. Here are the clothing allowances which are now in effect:

- **Initial Clothing Monetary Allowance (ICMA).** Generally reflects the cost of a complete seabag for recruits and, for enlisted men and women, is usually paid "in kind" in the form of a full seabag issued at boot camp. Enlisted men, \$206.38; enlisted women, \$348.79; naval aviation cadets and aviation officer candidates, \$288.39.

- **Partial Initial Clothing Monetary Allowance.** Reflects cost of completing a seabag for Reservists upon reporting for active duty. Enlisted men, \$60.61; enlisted women, \$197.53; naval aviation cadets reverting to enlisted status receive \$164.03, if the ICMA was not received.

- **Basic Maintenance Allowance (BMA).** Monthly allowance included in regular pay during first three years of active duty. Enlisted men, \$4.50, enlisted women, \$6.30.

- **Standard Maintenance Allowance (SMA).** Regular monthly allowance included in pay after three years of service. Enlisted men, \$6.30; enlisted women, \$9. (However, all chief, senior chief and master chief petty officers, men and women, receive \$8.40 monthly SMA.)

- **Special Initial Clothing Monetary Allowance (SICMA).** This allowance is for those who must wear clothing of a type not required by the majority of Navy men and women. It goes to Navy bandmen, for example, and usually is paid to men upon advancement to chief petty officer. Rates vary from \$100 to \$350 and are paid in a lump sum.

- **Special Supplementary Clothing Allowance.** This allowance is paid to Navy recruiters, Navy Ceremonial Guard, the guard unit at NAF Washington, D. C., recruit drill instructors, recruit company commanders,



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and those with duties in the Office of the Secretary of Defense, the White House (except stewards), and the BuPers Career Information Liaison Team. These duties require additional quantities or special items of uniform clothing not normally required for other enlisted members.

SUBSISTENCE ALLOWANCE—Officers are entitled to an allowance for subsistence at the rate of \$47.80 per month, regardless of rank or dependency status. All officers, on ship or ashore, married or single, draw

subsistence allowance and pay their own mess bills.

The subsistence allowance for enlisted personnel, commonly called "comrats" (commuted rations), may be granted by COs to both married and single men who have official permission to mess separately from the established mess. However, entitlement to comrats is not automatic; you must apply before the allowance will show up in your pay. The daily value of commuted rations is presently \$1.52. This rate also applies to hospital, field and leave rations.

If you're assigned to certain types of shore duty,

A QUICK GUIDE TO YOUR NAVY PAY

**NEW TABLE OF ACTIVE DUTY SERVICE PAY (Including Pay Increase Effective 1 Jan 1972)
MONTHLY BASIC PAY (Based on Cumulative Years of Service, Active and Inactive)**

RANK OR PAY GRADE	MONTHLY BASIC PAY (Based on Cumulative Years of Service, Active and Inactive)														
	Under 2 Yrs.	Over 2 Yrs.	Over 3 Yrs.	Over 4 Yrs.	Over 6 Yrs.	Over 8 Yrs.	Over 10 Yrs.	Over 12 Yrs.	Over 14 Yrs.	Over 16 Yrs.	Over 18 Yrs.	Over 20 Yrs.	Over 22 Yrs.	Over 26 Yrs.	Over 30 Yrs.
O-10* Admiral	\$2263.50	\$2343.30	\$2343.30	\$2343.30	\$2343.30	\$2433.00	\$2433.00	\$2619.60	\$2619.60	\$2807.10	\$2807.10	\$2994.60	\$2994.60	\$3000.00	\$3000.00
O-9 Vice Admiral	2006.40	2059.20	2103.00	2103.00	2103.00	2156.10	2156.10	2245.50	2245.50	2433.00	2433.00	2619.60	2619.60	2807.10	2807.10
O-8 Rear Admiral (Upper Half)	1817.10	1871.70	1916.40	1916.40	1916.40	2059.20	2059.20	2156.10	2156.10	2245.50	2245.50	2343.00	2343.00	2531.10	2531.10
O-7 Rear Admiral (Lower Half)	1509.60	1612.80	1612.80	1612.80	1684.50	1684.50	1782.60	1782.60	1871.70	2059.20	2200.50	2200.50	2200.50	2200.50	2200.50
O-6 Captain	1119.90	1230.00	1310.10	1310.10	1310.10	1310.10	1310.10	1310.10	1310.10	1354.50	1568.70	1648.80	1684.50	1782.60	1933.20
O-5 Commander	894.90	1051.50	1123.50	1123.50	1123.50	1123.50	1158.30	1219.80	1301.40	1398.90	1479.30	1523.70	1577.40	1577.40	1577.40
O-4 Lieutenant Commander	754.80	918.30	980.40	980.40	980.40	997.80	1042.50	1113.30	1176.30	1230.00	1283.40	1319.10	1319.10	1319.10	1319.10
O-3** Lieutenant	701.40	783.90	837.60	827.30	871.40	1006.50	1060.50	1113.30	1140.60	1140.60	1140.60	1140.60	1140.60	1140.60	1140.60
O-2** Lieutenant (Junior Grade)	611.40	667.80	802.20	828.90	846.30	846.30	846.30	846.30	846.30	846.30	846.30	846.30	846.30	846.30	846.30
O-1** Ensign	530.70	552.60	667.80	667.80	667.80	667.80	667.80	667.80	667.80	667.80	667.80	667.80	667.80	667.80	667.80
O-3 Credited with over 4				927.30	971.40	1006.50	1060.50	1113.30	1158.30	1158.30	1158.30	1158.30	1158.30	1158.30	1158.30
O-2 years' active service				828.90	846.30	873.00	918.30	954.00	980.40	980.40	980.40	980.40	980.40	980.40	980.40
O-1 as enlisted members				667.80	713.10	739.80	762.20	793.20	828.90	828.90	828.90	828.90	828.90	828.90	828.90
W-4 Chief Warrant Officer	714.30	766.20	766.20	783.90	819.60	855.60	891.00	854.00	897.80	1033.50	1060.50	1095.90	1132.20	1219.80	1219.80
W-3 Chief Warrant Officer	649.50	704.40	704.40	713.10	721.80	774.60	819.60	846.30	873.00	899.40	927.30	962.70	997.80	1033.50	1033.50
W-2 Chief Warrant Officer	568.50	615.00	615.00	633.00	667.80	704.40	731.10	757.50	783.90	811.20	837.60	864.30	899.40	899.40	899.40
W-1 Warrant Officer	473.70	543.60	543.60	588.60	615.00	641.70	667.80	695.10	721.80	748.50	774.60	802.20	802.20	802.20	802.20
E-9† Master Chief Petty Officer						811.50	830.10	849.00	868.20	887.40	904.80	952.80	1045.20	1045.20	1045.20
E-8 Senior Chief Petty Officer						681.00	699.90	718.50	737.40	756.30	774.30	793.50	840.00	933.60	933.60
E-7 Chief Petty Officer	475.50	513.00	531.90	550.50	569.70	587.70	606.30	625.50	653.70	672.00	690.60	699.90	746.70	840.00	840.00
E-6 Petty Officer First Class	410.40	447.90	466.50	485.70	504.30	522.60	541.50	569.70	587.70	606.30	615.90	615.90	615.90	615.90	615.90
E-5 Petty Officer Second Class	360.60	392.40	411.30	429.30	457.50	476.10	495.00	513.00	522.60	522.60	522.60	522.60	522.60	522.60	522.60
E-4 Petty Officer Third Class	346.80	366.00	387.30	417.60	434.10	434.10	434.10	434.10	434.10	434.10	434.10	434.10	434.10	434.10	434.10
E-3 Seaman, Etc.	333.60	351.90	365.70	380.10	380.10	380.10	380.10	380.10	380.10	380.10	380.10	380.10	380.10	380.10	380.10
E-2 Seaman Apprentice, Etc.	320.70	320.70	320.70	320.70	320.70	320.70	320.70	320.70	320.70	320.70	320.70	320.70	320.70	320.70	320.70
E-1 Seaman Recruit, Etc.	288.00	288.00	288.00	288.00	288.00	288.00	288.00	288.00	288.00	288.00	288.00	288.00	288.00	288.00	288.00

*While serving as Chairman of the Joint Chiefs of Staff or Chief of Naval Operations, basic pay for this grade is \$3,000 regardless of cumulative years of service.

**Does not apply to commissioned officers who have been credited with over 4 years' active service as enlisted members.

†While serving as Master Chief Petty Officer of the Navy, basic pay for this grade is \$1270.50 regardless of cumulative years of service.

**INCENTIVE PAY FOR HAZARDOUS DUTY (Aviation Pay for Crewmembers and Submarine Duty Pay)
(Note that increases end with more than 18 years' service)**

RANK OR PAY GRADE	INCENTIVE PAY FOR HAZARDOUS DUTY (Aviation Pay for Crewmembers and Submarine Duty Pay)														
	Under 2 Yrs.	Over 2 Yrs.	Over 3 Yrs.	Over 4 Yrs.	Over 6 Yrs.	Over 8 Yrs.	Over 10 Yrs.	Over 12 Yrs.	Over 14 Yrs.	Over 16 Yrs.	Over 18 Yrs.	Over 20 Yrs.	Over 22 Yrs.	Over 26 Yrs.	
O-10 Admiral	\$165.00	\$165.00	\$165.00	\$165.00	\$165.00	\$165.00	\$165.00	\$165.00	\$165.00	\$165.00	\$165.00	\$165.00	\$165.00	\$165.00	
O-9 Vice Admiral	165.00	165.00	165.00	165.00	165.00	165.00	165.00	165.00	165.00	165.00	165.00	165.00	165.00	165.00	
O-8 Rear Admiral (Upper Half)	155.00	155.00	165.00	165.00	165.00	165.00	165.00	165.00	165.00	165.00	165.00	165.00	165.00	165.00	
O-7 Rear Admiral (Lower Half)	150.00	150.00	160.00	160.00	160.00	160.00	160.00	160.00	160.00	160.00	160.00	160.00	160.00	160.00	
O-6 Captain	200.00	200.00	215.00	215.00	215.00	215.00	215.00	215.00	215.00	215.00	220.00	245.00	245.00	245.00	
O-5 Commander	190.00	190.00	205.00	205.00	205.00	205.00	205.00	205.00	210.00	225.00	230.00	245.00	245.00	245.00	
O-4 Lieutenant Commander	170.00	170.00	185.00	185.00	185.00	185.00	185.00	185.00	185.00	185.00	185.00	185.00	185.00	185.00	
O-3 Lieutenant	145.00	145.00	155.00	165.00	180.00	185.00	190.00	200.00	205.00	205.00	205.00	205.00	205.00	205.00	
O-2 Lieutenant (Junior Grade)	115.00	125.00	150.00	150.00	160.00	165.00	170.00	180.00	185.00	185.00	185.00	185.00	185.00	185.00	
O-1 Ensign	100.00	105.00	135.00	135.00	140.00	145.00	155.00	160.00	170.00	170.00	170.00	170.00	170.00	170.00	
W-4 Chief Warrant Officer	\$115.00	\$115.00	\$115.00	\$115.00	\$120.00	\$125.00	\$135.00	\$145.00	\$155.00	\$165.00	\$165.00	\$165.00	\$165.00	\$165.00	
W-3 Chief Warrant Officer	110.00	115.00	115.00	115.00	120.00	120.00	125.00	135.00	140.00	140.00	140.00	140.00	140.00	140.00	
W-2 Chief Warrant Officer	105.00	110.00	110.00	110.00	115.00	120.00	125.00	130.00	135.00	135.00	135.00	135.00	135.00	135.00	
W-1 Warrant Officer	100.00	105.00	105.00	105.00	110.00	120.00	125.00	130.00	130.00	130.00	130.00	130.00	130.00	130.00	
E-9 Master Chief Petty Officer	\$105.00	\$105.00	\$105.00	\$105.00	\$105.00	\$105.00	\$105.00	\$105.00	\$105.00	\$105.00	\$105.00	\$105.00	\$105.00	\$105.00	
E-8 Senior Chief Petty Officer	105.00	105.00	105.00	105.00	105.00	105.00	105.00	105.00	105.00	105.00	105.00	105.00	105.00	105.00	
E-7 Chief Petty Officer	80.00	85.00	85.00	85.00	90.00	95.00	100.00	105.00	105.00	105.00	105.00	105.00	105.00	105.00	
E-6 Petty Officer First Class	70.00	75.00	75.00	80.00	85.00	90.00	95.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	
E-5 Petty Officer Second Class	60.00	70.00	70.00	80.00	80.00	85.00	90.00	95.00	95.00	95.00	95.00	95.00	95.00	95.00	
E-4 Petty Officer Third Class	55.00	65.00	65.00	70.00	75.00	80.00	80.00	80.00	80.00	80.00	80.00	80.00	80.00	80.00	
E-3 Seaman, Etc.	55.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	
E-2 Seaman Apprentice, Etc.	50.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	
E-1 Recruit	50.00	55.00													
Aviation Cadets	50.00														

such as recruiting duty where it is determined impracticable to use the messing facilities, you may be entitled to draw \$2.57 per day subsistence allowance under certain conditions. However, geographic location of duty and type of duty enter into your entitlement for this allowance.

FAMILY SEPARATION ALLOWANCE—You draw this allowance when you're separated from your dependents owing to a government enforced separation, examples of which would be shipboard, overseas duty

or temporary duty. If you're on permanent overseas duty (including Alaska, but not Hawaii), you may receive a monthly separation allowance equal to the BAQ payable to men "without dependents" in your grade, provided the movement of your dependents to your overseas station is not authorized, single government quarters at your duty station are not available, and your dependents do not, in fact, reside with you.

If you're in grade E-4 with over four years' service or above and have dependents, you may receive a monthly allowance of \$30 if you are on shipboard

& ALLOWANCES

RANK OR PAY GRADE	OTHER SPECIAL AND HAZARDOUS DUTY PAY (Per month)		SUBSISTENCE ALLOWANCE (with or without dependents)	BASIC ALLOWANCE FOR QUARTERS		
	Sea Pay and Certain O'seas Service Pay	Other Hazardous Duty Pay		Grade	No dependents	With dependents
O-10 O-9 O-8 O-7 O-6 O-5 O-4 O-3 O-2 O-1	Not Eligible	\$110.00	\$47.88	O-10 O-9 O-8 O-7 O-6 O-5 O-4 O-3 O-2 O-1	\$230.40 230.40 230.40 230.40 211.80 198.30 178.80 158.40 138.60 108.90	\$288.00 288.00 288.00 288.00 258.30 238.80 215.40 195.60 175.80 141.60
W-4 W-3 W-2 W-1	Not Eligible	\$110.00	\$47.88	W-4 W-3 W-2 W-1	\$172.50 155.40 137.10 123.90	\$207.90 191.70 173.70 160.80
E-9 E-8 E-7 E-6 E-5 E-4 E-3 E-2 E-1	\$22.50 22.50 22.50 20.00 16.00 13.00 9.00 8.00 8.00	\$55.00	Daily rate of \$2.57 when rations in kind are not available. When permission is granted to mess off base, you draw Comrats at the rate of \$1.52 a day. Leave, hospital and field rations are likewise paid at the rate of \$1.52 a day.	E-9 E-8 E-7 E-6 E-5 *E-4 **E-4 E-3 E-2 E-1	\$130.80 122.10 104.70 95.70 92.70 81.60	\$184.20 172.20 161.40 150.00 138.60 121.50

*More than four years' service.
**Four years' service or less.

QUARTERS ALLOWANCES AND ALLOTMENT REQUIREMENTS FOR MEN IN GRADE E-4 (less than 4 years' service) AND BELOW

The columns below apply only to enlisted personnel in pay grade E-4 (less than 4 years' service) and below. Amounts of BAQ vary according to pay grade and whether you have dependents or not. A minimum contribution from basic pay (\$40 monthly) is required for dependents BAQ entitlement. A sum equal to the quarters allowance (column A) is combined with the contribution from basic pay (column B). The total of A and B is equivalent to the minimum monthly allotment to dependents.

PAY GRADE	A		B	A + B = ∇
	BASIC ALLOWANCE FOR QUARTERS		CONTRIBUTION FROM BASIC PAY	MINIMUM MONTHLY ALLOTMENT TO DEPENDENT(S)
	No dependents	With dependents		With dependents
E-4	\$81.60	\$121.50	\$40.00	\$161.50
E-3	72.30	105.00	40.00	145.00
E-2	63.90	105.00	40.00	145.00
E-1	60.00	105.00	40.00	145.00

IN FIGURING your gross Navy income, be sure to include all the types of pay and allowances to which you are entitled. Reenlistment bonus, clothing allowance, family separation allowance, lump-sum leave payment, travel allowance, and dislocation and station allowances.

Here are other types of pay: P-1, P-2, P-3 PAY—Enlisted personnel in certain ratings and skills in which large amounts of Navy training money have been invested, and in which manpower shortages exist, may be awarded proficiency pay as a career incentive. Those in designated skills who are otherwise eligible and recommended may draw varying monthly awards of P-1, \$50; P-2, \$75; P-3, \$100; and P-3, \$150. Special Duty Assignment Pay of \$30 may be awarded under certain conditions to recruit company commanders, recruit canvassers, career counselors and evasion and escape technicians. All pro pay categories are subject to annual revision.

DIVING PAY—Designated officers and enlisted men employed as divers may receive special diving pay. Amounts are \$110 per month for officers and from \$65 to \$110 monthly for enlisted men, depending upon diver classification.

HOSTILE FIRE PAY—Officers and enlisted men while serving in specified areas may be awarded hostile fire pay at the rate of \$65 per month.

PHYSICIANS', OPTOMETRISTS' AND DENTISTS' PAY—Medical officers are entitled to special pay while serving on active duty. Payments range from \$50 to \$350 monthly, based on the number of years served on active duty.

duty away from your home port for a continuous period of more than 30 days, or if you are on temporary duty or temporary additional duty away from your permanent station for more than 30 days and your dependents do not accompany you.

Also, any time the movement of your dependents to your permanent station or a place near your station is not authorized at government expense, and they do not in fact reside with you, you may receive the \$30 monthly family separation allowance.

A new law, effective 1 Jan 1971, provides for the payment of FSA to qualified members even though their families reside in government housing. Additionally, payment of FSA is also authorized for families of servicemen who are prisoners of war or missing in action in Southeast Asia.

LUMP SUM LEAVE PAYMENT — Upon discharge, transfer to the Fleet Reserve or retirement, you may cash in on your unused accumulated leave, up to a maximum of 60 days, for a lump-sum payment based on the following:

- Officers. Basic pay and allowance for quarters and \$47.88 (subsistence allowance) applicable on date of separation.

- Enlisted. Basic pay on date of separation, plus an allowance of 70 cents per day for subsistence and, if in grade E-5 or above and have dependents, an allowance for quarters computed at the rate of \$1.25 per day.

BASIC ALLOWANCE FOR QUARTERS

BASIC ALLOWANCE FOR QUARTERS (BAQ)—If you're a family man and do not reside in government quarters, a monthly BAQ provides rent money for you and your dependents.

- Officers without dependents normally receive a BAQ only when government quarters are not available. This means that officers without dependents who are assigned to shipboard duty, and to stations that have bachelor officer quarters, do not receive a quarters allowance. Those in grade O-4 and above without dependents may elect to receive BAQ rather than occupy available government housing unless assigned duties which require on-base residency.

- Regardless of pay grade, both officers and enlisted men who have dependents are entitled to BAQ whether they are serving ashore, at sea or overseas unless government quarters are assigned. The amount of the BAQ, however, varies with pay grade (see pay chart). Those who occupy government quarters, of course, forfeit all, or part, of their BAQ.

Dislocation Allowance—No matter how many dependents you have, you may be entitled to a dislocation allowance equal to a month's BAQ when you relocate your household under permanent change of station orders. You must, however, be in pay grade E-4 (or above) and have more than two years of service but less than four with enough obligated service to increase your total active service to six years.

If you have dependents, you must actually relocate

your dependents' household with the intent to establish a bonafide, permanent-type residence. Members without dependents are entitled to this allowance if they are not assigned quarters at their new permanent duty station. This dislocation allowance is not automatic; you must apply for it after you have arrived at your new permanent duty station. Chapter IX of *Joint Travel Regulations*, Volume 1, specifies conditions governing payment.

STATION ALLOWANCES—When assigned to duty overseas, you may become eligible for one or more of four different station allowances, depending on a variety of factors such as location, your grade, the nature of your orders, whether your dependents accompany you, and the overseas housing and cost of living situation.

In general, station allowances are paid to those on duty outside the U. S. to defray the differences between the average cost at a specific overseas station and the average stateside costs—when the overseas costs are greater.

Joint Travel Regulations, Volume 1, contains specific instructions on conditions under which station allowances are paid. Application for such allowance is usually required, and, in view of varying conditions and rates, you should check your disbursing office when reporting to overseas duty to find out about the station allowances, if any, for your area. The allowances are revised each year and may be subject to change at any time. Generally, however, station allowances most commonly involve:

- **Housing and Cost of Living Allowances (HA and COLA)**. These help defray the average excess costs you face while on permanent overseas duty. The Housing Allowance is a daily rate that is based on the difference between BAQ and the average cost of housing (including rent and utilities) at the overseas duty station. COLA allowances are based on your rank, the area in which you are located, and the number of your dependents, as well as the average living expenses (other than housing) in the U. S. and at the overseas location.

- **Interim Housing Allowance (IHA)**. This type of station allowance may be paid when you are required to procure non-government, family-type housing before your dependents arrive overseas. An IHA in an amount determined by location may be paid for 60 days or until your dependents arrive at your overseas station, whichever is earlier.

- **Temporary Lodging Allowance (TLA)**. The TLA is designed to reimburse you for extra expenses you incur while "eating out" and living in hotel-type accommodations while awaiting permanent housing after reporting overseas, or for briefer periods before departure from overseas on permanent change of station orders. Although there are provisions for extensions of TLA, the allowance generally is paid for periods not to exceed 60 days upon reporting to an overseas station, and not to exceed 10 days upon departure. Daily TLA rates are determined by multiplying a given area's travel per diem allowance by a per-

centage factor based on the number of dependents accompanying you to your new duty station.

TRAVEL ALLOWANCE—There are any number of travel situations you might face while on active duty for which the Navy will pay the expenses or will reimburse you with appropriate travel allowances. Generally, any time you must travel under orders the Navy pays for your transportation. If you have dependents and are in pay grade E-4 with more than two years of service but less than four and sufficient obligated active service to increase your total active service to six years or more, or an E-4 with over four years' service, or in a higher pay grade, your family may travel at government expense when you receive PCS orders. Your dependents may also travel at government expense when you receive temporary duty in connection with schooling for more than 20 weeks, which is considered as a PCS assignment.

One popular method of travel between permanent duty stations is to drive your own car, pay your own expenses, and then ask for reimbursement.

Under this system, you get six cents a mile for your own travel, plus six cents a mile for each dependent age 12 or over (not to exceed two such dependents), and three cents per mile for each dependent over five and under 12. The total reimbursement for dependents' travel may not exceed 18 cents per mile. You collect your dependents' allowance after they have completed the travel (you may usually draw your share of the allowance—six cents per mile—in advance).

You should check with your personnel and disbursing offices each time you receive transfer or travel orders and ask about modes of transportation, authorized allowances, and dependent travel status. Depending upon the nature of your orders and whether your travel will be from one shore station to another, shore station to a ship, or ship to shore, there may be a variety of options regarding dependents' travel that you should discuss with your family well in advance.



Finance Center At Your Service

HANDLING THE FINANCIAL AFFAIRS—in such diverse areas as reenlistment bonuses, entitlement claims, leave accounting, travel, bonds, and so on—for today's 600,000-plus Navy men and women is a big job. And the Navy Finance Center in Cleveland, Ohio, with a staff of around 1100 military and civilian personnel, does it well.

A quick glance at some recent statistics from the center reveals the huge volume of work produced by the NFC staff. Not only do they distribute the monthly allotment checks to dependents, but they also send pay checks to 110,000 drilling Naval Reservists and 240,000 Fleet Reservists, retirees and NROTC students. In

addition, they also make monthly deposits to 15,000 accounts under the 10 per cent saving/deposit program and keep tabs on the 300,000 savings bonds being held for active duty Navymen.

Although the center does not make up the pay checks for individual Navymen outside the Cleveland area, it is responsible for auditing records of all the U. S. Navy's ship and station disbursing offices around the world. It also handles problems of personnel already separated, such as over or under payments.

NFC handles over 1.4 million accounts and pays out more than \$2.6-billion through eight million checks issued each year. And experience has taught that such a large organization must take care not to lose contact with the people it serves. Recent reorganization of the center's telephone system now allows Navymen having a problem which cannot be solved on the local level to call NFC on AUTOVON or commercial lines.

HOW TO CALL NFC

PERSONS CALLING commercially can dial 216-522 plus extension of the department they wish to contact. AUTOVON callers must dial 580 plus the extension. Except for the allotment division, all office extensions are the same for both AUTOVON and commercial calls.

The following is an abbreviated rundown of NFC departments. A complete listing is available from either your personnel or disbursing office.

- Allotments—During working hours call 216-522-5705 commercially or 580-5880 AUTOVON. (Note: After working hours all inquiries, regardless of type, should be directed to this department using the above telephone numbers. After security hours, phone inquiries will be tape-recorded and NFC personnel will call back the next work day. This in effect offers 7 days' per week around-the-clock service.)

- Reenlistment bonuses—Ext. 5557.
- Continuation pay, including information on previous payments—Ext. 5714.
- Pay entitlement claims—Ext. 5587.
- Savings deposits, including emergency withdrawal information—Exts. 5585 or 5547.
- Paid travel vouchers in financial returns—Exts. 5775 or 5776.
- Overpaid at discharge or outstanding indebtedness—Ext. 5767.

Separate from the NFC operation, but also located in the Cleveland area, is the Family Allowance Activity which handles questions of dependent status determination. You can reach them via Ext. 5567.

The military pay departments of Navy Regional Finance Centers (NRFCs) and Navy Finance Offices located around the country can also answer technical questions on pay and allowances. NRFCs are located in Norfolk, Pearl Harbor, San Diego, San Francisco, Washington, D. C., and Great Lakes. Finance offices are found in the following locations: Boston, Brooklyn, Charleston, Guam, Jacksonville, Key West, Long Beach, New London, New Orleans, Newport, Orlando, Philadelphia, Port Hueneme and Seattle, Wash.



Allotments of Your Navy Pay

THERE'S NO DOUBT about it, allotments are big business. The 1100 military and civilian workers of the Navy Finance Center in Cleveland, Ohio, and thousands of Navy disbursing clerks around the world spend a great deal of their time making sure your allotment does what it's designed to do for you.

There are currently 10 types of allotments in general use for today's active duty Navy men and women. Two of the most common, of course, are the class "Q" allotment—for quarters— and the class "S" allotment—generally thought to be "savings," although officially classed as a "multiple purpose allotment."

Other type allotments include the following classes: "B"—Bonds, "C"—Charity, "D"—Dependency, "H"—Home Loan, "I"—Insurance (commercial type), "J"—10 per cent Savings Deposit, "L"—Loan (for repayment to either Navy Relief or the American Red Cross), "N"—U. S. Government Life Insurance and/or National Service Life Insurance and "T"—Treasury (for repayment of indebtedness to the federal government, such as to the Internal Revenue Service).

The most important thing you should know about allotments is the fact that they are not started automatically. This means, for example, that you can't just tell your disbursing officer that you're now married and expect your wife to receive a "Q" allotment, or that you'll receive BAQ in your next paycheck. You must apply for this allowance in writing just as you must make a written request either to start or stop any type allotment.

As a married (or about to be) Navyman, you'll undoubtedly be most concerned with either the Class "Q" or "D" allotments. Since you are the family provider, you should know how these two types of allotments work, who is eligible to receive them and what procedures you must follow to apply for them.

APPLYING FOR BAQ AND ALLOTMENTS

WHEN APPLYING for BAQ and/or your wife's "Q" allotment, there are certain conditions you and your dependents must meet. You'll be given an application which you must fill out, giving identifying information concerning yourself, your dependents, and their relationship to you.

If there is any doubt in the mind of the disbursing officer as to your dependents' eligibility, he may withhold credit. If so, you may register a "D" allotment pending determination of your dependents' eligibility. This allotment, of course, is one in which the entire contribution is made by you from your regular pay (no cost to the government).

In the case of your parents, or children over 21 years of age, credit for BAQ cannot be given until

the application is approved. Therefore, a voluntary "D" allotment should be registered.

FOR PURPOSES OF entitlement to BAQ, the term "dependent" is specifically limited to certain individuals under certain conditions. These dependents are:

- Lawful wife.
- Unmarried legitimate children under age 21.
- Legitimate stepchildren who are unmarried and under age 21. These children must in fact be dependent upon you for a substantial portion of their support.
- Adopted, unmarried children under age 21. These children become eligible dependents only when appropriate action has been taken by a civil court of competent jurisdiction to permit adoption by you. A legally adopted, unmarried minor child must also be dependent on you for substantial support.
- Unmarried, legitimate children over age 21 who are incapable of self-support owing to mental or physical incapacitation, and who are dependent upon you for more than one-half of their support. It is not necessary that dependents in this category be members of your household.
- Natural parents, provided they actually depend on you for more than one-half their support. If your parents have an income from some other source other than charity that exceeds one-half of their expenses, you cannot be considered as providing over one-half support.
- A person (including stepparents, former stepparents, or parents by adoption) who has acted as your parent for a continuous period of five years during your minority. Such person must depend on you for more than one-half support.

BAQ on behalf of dependents is not payable on



behalf of a dependent who is himself (herself) entitled to basic pay.

DEPENDENTS' RESPONSIBILITIES

YOUR WIFE will normally have no responsibility in connection with your application for basic allowance for quarters. However, if she has been married previously, there may be a requirement to submit to

the Navy family allowance activity evidence of the dissolution of the previous marriage and, in certain cases, evidence of the remarriage (if the marriage certificate has not been previously submitted.)

If your wife has children by a previous marriage for whom you have applied for BAQ, she may be required to submit birth certificates. In addition, an affidavit will be sent to her by the family allowance activity for completion. This affidavit concerns the amount of support, if any, being received by her from other sources.

If you have unmarried children over age 21 who are dependent on you because of their mental or phys-



ical handicap, the affidavit described above will be required from the custodian of the children.

If your wife needs assistance in obtaining any documents or information she may ask the local chapter of the American Red Cross, local welfare agencies (public and private), your Legal Aid Society, clerk of court, and the Bureau of Vital Statistics, for help. All documents submitted (with the exception of naturalization papers) should be certified or photostatic copies. (Make it a point to keep the original of all your documents. You may need them again.)

Parents, or any person who acted in a similar relationship, have definite requirements to meet. An affidavit known as the "Parent's Dependency Affidavit" will be sent to your parents by the family allowance activity for completion. The Dependents Assistance Act specifically requires that the dependency of your father or mother be determined on the basis of an affidavit submitted by them. Make sure you stress the importance of this form to your parents. Carelessness or inaccuracy in filling it out may result in delay and, possibly, disapproval of your application for BAQ. If your parents need assistance in preparing affidavits or forms they should contact the same agencies and organizations suggested above.

YOU SHOULD REMEMBER that your family will not receive an allotment check immediately after application is made. The check is not mailed until the end of the month for which it is payable.

This means that if you registered your wife's "D" or "Q" allotment in March, for example, the amount would be withheld from your April basic pay, and your wife's first allotment check would be mailed on or about 30 April.

Generally the minimum time for allotments to reach wives and children is five to eight weeks after application. It takes at least three months after application for full "Q" allotments for parents to be processed and mailed. Meanwhile, the "D" allotment is effective.

HOW TO AVOID A LAPSE IN PAYMENTS

EACH MONTH the Navy Finance Center receives a number of letters from dependents who report they did not receive their allotment checks. In almost all cases, failure to receive allotment checks on schedule can be traced to the failure of the Navyman or dependents to notify the center of a change of address. You should remember that when you move, and wish to receive your check at your new address, you should notify NFC before the 16th of the month.

It is suggested that you use the regular change of address card NFC sends to allotment payees periodically. Be sure you include your name and service/Social Security number, and your old and new mailing addresses. And, to be on the safe side, file a change of address notice with your local post office. They will forward your mail.





Z-Grams for The Now Navy

SERVICE IS FASTER and friendlier at Navy personnel offices and exchanges; more Navymen at shore commands and aboard ships are getting a hearing for their ideas and problems. Junior officers are taking on greater responsibilities early in their careers. Sailors are wearing beards, longer hair and civvies, and scheduled for the not-too-distant future is a new enlisted uniform that will be the same for all Navymen—from recruit to admiral.

These are some of the results of the Navy's efforts to boost reenlistment figures by "humanizing" the service and making a naval career more attractive to first-termers and career men alike. Many changes have been announced by a series of policy directives from the office of the Chief of Naval Operations—messages widely known as "Z-grams," after their originator, Admiral Elmo R. Zumwalt, Jr. The contents of many Z-grams, are already standard operating procedure; others have aimed at longer-term changes. All Z-grams of wide interest are included as of the date this issue went to press. Some of the earlier Z-grams which initiated pilot programs that were later established and extended or which are of primarily administrative significance have not been included. All are indicative of the Navy's determination to "... put people first." Here's a rundown on some of the more important Z-grams and what they've done for you, your shipmates and your family.

BETTER LINES OF COMMUNICATION

THE VERY FIRST Z-GRAM, Z-01 brought a group of naval personnel to Washington to review policies bearing on retention and morale. Since then, these retention study groups, as they're called, have given top officials an opportunity to listen to problems and suggestions from representatives of every rank, grade and specialty area in the Navy.

The belief that better communications means a better Navy also led to Z-48, which opened a new office in the Bureau of Naval Personnel. Called Pers-P ("for people"), its primary mission is to obtain answers to questions anyone in the Navy is asking, and to open up channels of communication between headquarters and the Fleet. To ensure that Navymen from minority groups get a hearing on their special problems, and to guarantee equal opportunity for all, another message, Z-66, directs all COs to appoint special assistants for minority affairs. It also announces that Navy exchanges, commissaries, special services and libraries will provide goods and services of interest to all segments of the naval community.

Some Z-grams set up action telephone lines (Z-60), gave Navy wives direct access to station COs (Z-24), established a CNO Advisory Board, made up of senior

petty officers, that acts as a sounding board for ideas and proposals of interest to enlisted men (Z-23). A later Z-gram, Z-95, replaces that board with a group composed of enlisted representatives of 23 Fleet, force and major commands, known as Master Chief Petty Officers of the Command (MCPOC).

MORE RESPONSIBILITY FOR THOSE WHO WANT IT

ANOTHER GROUP of Z-grams is concerned with giving outstanding Navymen a chance for greater job challenges and increased responsibilities. One of the earliest, Z-14, gives junior officers more time for career training by eliminating many collateral duties and turning over other jobs to senior petty officers. Z-44 contributes to the same purpose by giving qualified senior POs a chance to take on the responsibilities of in port



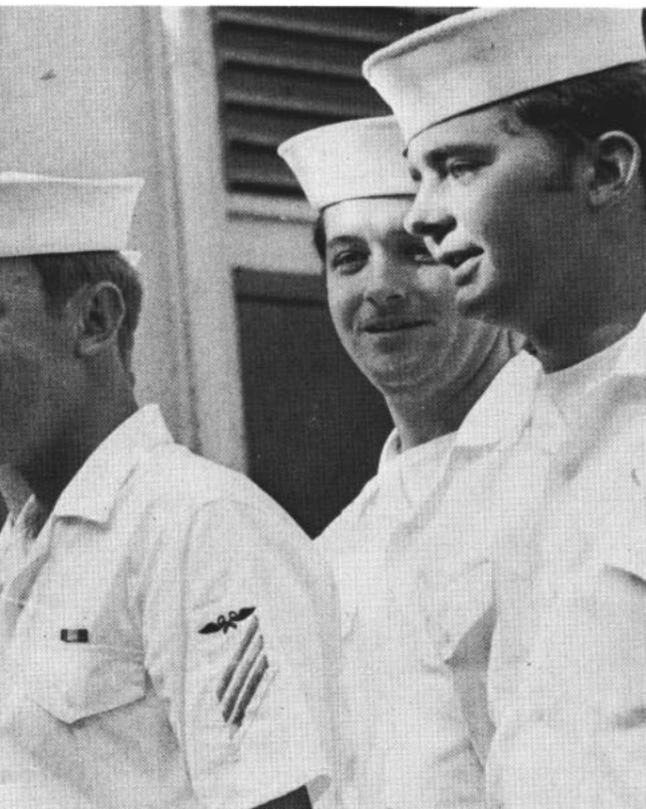
quarterdeck watches. So do Z-46 and Z-63, which cut down on required paperwork.

Other Z-grams which contribute to greater challenges for those who want them, and can handle them, include Z-19, which increases below-zone promotions; Z-31, which gives junior officers a chance to practice shiphandling, in yearly contests; Z-37, which makes it possible for LCDRs to take command of aviation squadrons; and Z-91, which makes the limited duty officer program more attractive to chief warrant officers by appointing LDOs as LTJGs rather than ensigns. Z-79 allows early augmentation for Reserve officers interested in naval careers, and young junior officers may now acquire necessary experience early

in their careers by requesting transfer to sea, thanks to Z-42. (Check also the Officer Assignment pages.)

Advanced education is another important career field affected by Z-grams. Z-59 authorizes independent research and study at full pay and allowances for selected officers; Z-86 broadens the Navy's postgraduate education program to allow a small group of outstanding officers to attend graduate schools at civilian universities of their choice, in fields of study compatible with their naval specialties. In addition, Z-89 sets up a leadership program which will allow two officers to serve as SecNav and CNO Fellows in the immediate offices of the Secretary of the Navy and the Chief of Naval Operations in Washington.

For enlisted Navymen who've demonstrated ability to take on greater responsibilities, but who have trouble passing advancement exams, Z-09 authorizes a limited



number of meritorious advancements to PO1 and CPO. Another CNO message, Z-16, helps raise job satisfaction by setting up a computerized "Swaps" program for enlisted Navymen who wish to exchange duty.

Admiral Zumwalt has called advisory duty in the Republic of Vietnam "... the most challenging job in the Navy ... and the most career-enhancing tour possible today." Z-65 and Z-73 announce new incentives to encourage outstanding Navymen, both officers and enlisted, to volunteer for this duty. Benefits include guaranteed field advancement for enlisted men and spot promotions for many officers; hostile fire pay and combat zone tax exemption; and reassignment

priority after completing the tour. Another incentive, preferential housing, is announced in Z-74; Z-90 authorizes special "responsibility pay" for officers occupying certain senior advisor billets.

PERSONAL SERVICES AND PAY

IMPROVING THE QUALITY OF LIFE for Navymen and their families is an important goal of the Navy's recent efforts. Z-36 tackles one aspect of this problem by eliminating long waiting lines and setting other minimum standards of service at personnel offices, disbursing offices, dispensaries and other offices dealing in personal services. Other CNO messages have resulted in more convenient hours (Z-39) and customer advisory boards at Navy exchanges (Z-33); establishment of five "hard rock" clubs and increased participation by junior officers in officers' club activities (Z-30); and the installation of beer vending machines in senior bachelor enlisted quarters (Z-35).

The Self-Help program, announced in Z-22, is also contributing to raising the quality of Navy life by improving on-base facilities, including temporary lodging, parking lots, trailer parks, locker clubs and recreational facilities.

Pay (which is covered in detail beginning on page 4), is the subject of several Z-grams. The first is Z-15, which helps familiarize Navymen with their pay system by giving everyone an itemized statement of their pay checks. Z-40 encourages commands to improve check-cashing facilities, Z-17 raises the limit for cashing personal checks to \$50 per day, and Z-58 instructs ship's stores to accept personal checks in payment for purchases. Finally, Z-43 and Z-18 help speed up the processing of claims and announce longer hours at the Navy Finance Center for phone queries from the Fleet.

LEAVE AND LIBERTY

BIGGEST CHANGE in the field of leave and liberty (also covered elsewhere in this issue) is announced in Z-25, which encourages COs to set up six-section watch bills inport, replacing the old, traditional four sections and giving many Navymen 50 per cent more time at home. Other Z-grams have contributed to more liberty by limiting time at sea on routine local ops (Z-27) and by encouraging the granting of compensatory time off for Navymen who catch duty on holidays (Z-21). For ships at sea, Z-38 encourages COs to eliminate, or reduce as much as possible, the scheduling of work routine on Sundays and holidays.

To ensure that Navymen in all rates get the chance to spend this extra time at home, Z-75 eliminates sea tours of over six years, greatly reducing time at sea for Navymen in 122 rates and ratings. In addition, the message grants reassignment options to PO2s and above whose tours at sea remain at four to six years, which allow them more time with their families during their last two years at sea. For those who prefer to stay at sea, Z-11 authorizes extensions of sea tours.

The first Z-gram concerned with leave is Z-04, which authorizes 30 days' leave for officers receiving PCS orders and reaffirms the same privilege for en-

listed Navymen. Navymen being transferred may draw enough advance pay to take care of anticipated expenses during the move, thanks in part to Z-88, and when they arrive at their new duty stations, Z-07 provides that they'll be met by a sponsor who will help ease the burden of finding temporary housing and other needed services.

Two other CNO messages, Z-13 and Z-29, help liberalize policies on leave by encouraging COs to grant leave to up to five per cent of their crews when their ships are deployed overseas, and to at least 50 per cent of their crews during the 30-day period after a deployment. Finally, Z-06 sets up an air charter program which is making leave more fun for thousands of deployed Navymen by reuniting them with their wives and families.

GROOMING STANDARDS AND UNIFORMS

MOST FAMOUS Z-GRAM OF ALL is probably Z-57, which eliminates a number of specific "abrasive and demeaning" regulations and recognized "chicken regs" as a major cause of dissatisfaction in the Navy. The message liberalizes rules on hair styles, beards and moustaches; permits the wearing of clean working uniforms off-base to and from work; and rejects any rule or practice that penalizes the vast majority of Navymen because of the unreliability of a few.

Z-70 amplifies the new policies on grooming and uniforms.

Z-68 and Z-92 eliminate another naval tradition—the compulsory wear of dress uniforms on liberty—which has meant extra expense and inconvenience for countless seagoing Navymen. These messages extend to all hands the privilege, formerly enjoyed only by officers and chiefs, of storing civilian clothing aboard ship for wear ashore. Z-12 allows enlisted men to wear civvies at all shore activities during off-duty hours.

The fact isn't announced in a Z-gram—but the Navy will have a new look when distribution of the new working blue and dress blue uniforms is completed. Many Navymen are already wearing the new working uniforms, issued in accordance with Z-77. In 1973 distribution of the new dress blues will begin. All Navymen, from recruit to admiral, will wear the same basic uniform.



All New — One Uniform for All

ONE OF THE WAYS in which the Navy keeps abreast of the needs and desires of its people is through Navywide polls conducted by the Naval Personnel Research and Development Laboratory, and perhaps the most dramatic change which has resulted from these surveys is the new uniform that Navymen of all ranks will begin wearing in 1973, from recruit on up.



Following the most extensive uniform change in the history of the Navy, all Navymen—from recruit to admiral—will wear the same basic service dress blue uniform. The new uniform, which will come in summer and winter weights, is the same as the blue uniform now worn by officers and chiefs, but will include three special features that will make it easy to distinguish a CPO from a man in one of the lower grades.

- The uniform coat will have silver buttons (CPOs and officers wear gold buttons).

- The hat is the same as the CPO/officer combination cap, or "hard hat," except for a new silver hat insignia (eagle and letters USN) and silver chin strap buttons.

- Rating insignia, chevrons and hashmarks will not change and will be worn on the left sleeve of the coat in the same manner as now worn on a jumper.

THE CHANGE was made in response to a Navywide poll in which 1200 officers and 1700 enlisted men in Newport, Norfolk, San Diego and Pensacola were asked to choose from among five alternatives (including one marked "make no change") concerning a possible change in the uniform for men in grades E-1 through E-6. Some sort of change was favored by 60 per cent of the officers and 80 per cent of the enlisted men polled, and the consensus was to extend the present doublebreasted coat design uniform worn by officers and CPOs to Navymen of all ranks. Part of the reason for this was that the poll also showed that 92 per cent of all officers and CPOs are happy with their present uniform.

The two-year phase-in period will begin on 1 Jul 1973, when recruits will be issued the new uniform at boot camp and other Navymen who still have the sailor-style uniforms will be able to buy the new uniform at small stores. Two service dress blue uniforms, four white shirts and the combination cap and insignia are projected to cost about \$108.

Navymen who must buy the new uniforms are given two years to outfit themselves. Effective 1 Jul

1975, the sailor type uniforms will have been phased out and the service dress blue coat-and-tie uniform will be required for all Navy men except those with an EAOS prior to 1 Jul 1976. For more information on the new uniform, see ALL HANDS, June 1971.



Reenlistment Incentives

WHY DOES A MAN REENLIST in the Navy? Chances are, if you asked 10 career Navy men this question you'd get 10 different answers. And you'd probably get the same results if you asked 10 civilians why they stayed with a particular company for a career—but you'd also find that many of their reasons are essentially the same as those of people who choose the Navy as their career.

There are many incentives, both tangible and intangible, which may attract a man to a career with a particular organization—civilian or military. The job is important: the man may enjoy his work since it's in line with his interests and abilities, and a comparable job might not be available elsewhere; or the opportunities for advancement are good; maybe the person can get a higher education, and subsequently a better job, through the outfit; or he feels that the work he's performing is not only worthwhile, but necessary. Then there are things such as job security, pay, vacation, travel, fringe benefits, family protection plans, retirement, and many other factors which enter into a man's decision and create yet another very important factor—loyalty. In most cases a person chooses his career on the basis of a combination of such factors.

SHIPPING OVER is not a habit—it's a choice. Reenlisting is just one of the alternatives open to a Navy man when his current enlistment is about to expire and if staying in the Navy is his personal choice, it's



usually for good reasons. The man might even consider his decision in terms of past, present and future elements. Anyone eligible for reenlistment has already made a substantial investment—in the Navy, in his country, and in himself—through his past service, and has reaped benefits proportionate to his individual efforts. At the time of reenlistment (present), he may be offered a number of incentives such as choice of duty station, reenlistment bonus, or a special education program. And for the future, he may be thinking of advancement and travel during his active career and the retirement benefits offered to career servicemen.

Much of the material contained in this "Rights and Benefits" issue involves long-term incentives for making the Navy a career. However, let's now take a closer look at those opportunities for a Navyman which may directly result from reenlistment.

CHOICE OF DUTY

REENLISTMENT can be your key to duty on a South Pacific isle. Or, when you sign up for another hitch, the Navy may guarantee you a transfer to the fleet of your choice, the type command in which you desire to serve, or to new construction. The nice thing about this transfer option is the fact that you can hold your orders in your left hand when you raise your right.

Duty assignment options are an incentive offered to Navy men when they reenlist. If you're serving on sea duty upon reenlistment, the Navy may guarantee you:

- Retention on board your present ship for up to 24 months after reenlistment (unless you're serving in a preferred sea duty billet).
- Transfer to another type command within your fleet.
- Transfer to another fleet.
- Transfer to new construction.
- Transfer to an overseas shore billet.

If you're serving on shore duty when you ship for four or six years, you can be guaranteed your choice of fleet or type commands, and new construction.

HERE'S HOW IT WORKS: If you are within one year of the expiration date of your present enlistment, you can ask your personnel officer to forward your choices to the appropriate Navy office. To increase your chances of receiving orders of your choice, you should specify at least two preferences in the order of their importance. You may include desired home ports with your choice of duty; homeport assignments are guaranteed if you ask for intertype transfer. Port assignments depend on individual requests and the availability of a billet.

YOUR REQUEST will be forwarded to your detailer in Washington, who will determine whether or not an opening exists within the limits of your request. If not, you will be notified. If your request is approved you'll receive conditional orders with a date of transfer within four months of the date your active service would normally expire. These orders will become ef-



fective only if you reenlist for a period of four or more years.

At this point you have your orders in hand, but have not yet agreed to reenlist or otherwise obligate yourself. You may choose to:

- Reenlist and accept the orders.
- Not reenlist, in which case, of course, the orders would not be valid.

If you do not accept the orders, normal personnel distribution procedures would be followed.

Should you be on sea duty at the time of reenlistment and eligible for transfer ashore, you may still accept the reenlistment option orders. If you do accept the orders, however, you'll be guaranteed at least one year at your new duty station before transfer to shore duty.

Eligibility requirements and procedures for requesting reenlistment transfer options are contained in Transfer Manual, Chapter 27. To be eligible you must:

- Be within one year of your EAOS.
- Be in an on-board-for-duty status. (Navy men who already have permanent change of station (PCS) orders are not eligible.)
- Be PO3 or above, or E-3 who has passed the E-4 exam.
- Be recommended for reenlistment by your commanding officer.
- Be willing to reenlist for four or more years.
- Have served one year on board your present duty station. (If you have not served one year, your conditional orders will normally become effective on the date you complete 12 months' service at your present command.)

The Navy is currently offering an additional incentive—30 days' "basket" leave—for those men who extend their normal tours in a hostile fire area by six months or more. The 30 days' special leave, granted in addition to regular accrued leave, includes round-trip air transportation to and from any place in the world where U. S. servicemen on leave are permitted to travel. Details of this incentive plan can be found in BuPers Inst 1050.9B.

STAR PROGRAM

IF EDUCATIONAL AND ADVANCEMENT opportunities are more important to you than a choice of duty stations, you may get a head start up the Navy ladder by reenlisting under the STAR or SCORE program, or un-

der the provisions of Article 12.8 of the Enlisted Transfer Manual, which guarantees "A" or "B" schools to qualified Navy men.

If you're satisfied with the advancement potential of your present rating and have completed at least two but not more than four years of active naval service, you may decide to reenlist under the Selective Training and Retention (STAR) program. The STAR program offers career designation to first-term Navy men who enlist or reenlist, making them eligible for the following career incentives:

- Guaranteed assignment to an appropriate Class "A," "B," "C," or equivalent "B" school.
- Guaranteed advancement to PO2 or PO3, if otherwise eligible.
- Reenlistment bonus, proficiency pay, and variable reenlistment bonus (VRB), if otherwise eligible.

TO BE A STAR participant, you must: be recommended for career designation by your CO; be a first-term PO2, PO3, or in pay grade E-3 (if you've met professional growth criteria in BuPers Inst 1133.22 series); agree to enlist or reenlist in the Regular Navy for six years; meet the minimum test score requirements for entrance into the appropriate Class "A" school; meet obligated service requirements for entrance into the schools guaranteed under the STAR program; not have a record of conviction by court-martial, nor more than one nonjudicial punishment for 18 months preceding application; and have approval of the Chief of Naval Personnel.

Sound Planning Reaps

THE FOLLOWING EXAMPLE illustrates some of the reenlistment benefits discussed in the accompanying article and how sound career planning can help you make the most of them. The figures given here are based on an actual case (only the name is fiction) and many Navy men have followed similar career plans and reaped comparable benefits during their careers.

Keep in mind that if a man reenlists in a hostile fire area, the money from his regular reenlistment bonus and his VRB is tax free. Regular reenlistment bonus is figured by multiplying the man's monthly basic pay at time of discharge by the number of years for which he reenlists; VRB is computed by multiplying this product by the VRB multiple for the man's rating—in this case, four.

Tom Brown enlisted in the Navy on 1 Jun 1967 (his 18th birthday) in his hometown of Dallas, Tex. Having extended his original enlistment six months for a school, he is now ET2 Tom Brown, stationed at NAS, Oceana, Va., and has been on active duty for four and one-half years. Like any Navyman, he is eligible for a regular reenlistment bonus (not to exceed \$2000 during his career)—and, since ET is one of the ratings eligible, he can cash in on a sizable VRB (\$8000 career maximum) too. Tom had accrued 30 days of annual leave by the time of reenlistment, and

Other details of the STAR program are spelled out in detail in BuPers Manual, Article 1060020.

SCORE PROGRAM

THE Selective Conversion and Retention (SCORE) program is tailor-made for Navymen who wish to change their ratings to fields which have greater advancement potential. Under the SCORE program, a designated striker, PO3 or PO2 who has completed more than 21 months' active naval service but less than 10 years' service, is eligible for benefits similar to those available under STAR by converting to one of the open ratings.

Your chances of approval for conversion under SCORE are best if you now serve in a rating in which there is an overabundance of men. But men in other ratings may still be selected if they're otherwise eligible, recommended by their CO, and willing to reenlist for six years.

SCORE Navymen receive guarantees similar to those under the STAR program. Current regulations may be found in BuPers Manual, Article 1060010.

CHOICE OF SCHOOL VIA TRANSMAN

EVEN if you do not wish to reenlist under the STAR or SCORE programs, you can still have your class "A" or "B" school orders in hand when you ship over. According to Article 12.8 of the Enlisted Transfer Manual, you must submit your request for a school at least three months before your reenlistment.

a Considerable Bonus

he decided to reenlist for six years.

Since the extension to his original enlistment was due to expire on 1 Dec 71, Tom gained three months' constructive time toward retirement by reenlisting on 1 Sep 71. As an ET2 over four, Tom's monthly basic pay is \$400.50 and, by shipping over for six years, he collected the maximum regular reenlistment bonus of \$2000. In addition, he cashed in on \$400.50 for his unused 30 days' leave and one-way travel pay from Oceana to Dallas.

The VRB multiple for Tom's rating is four, so his VRB is the maximum \$8000. The total of his regular reenlistment bonus and his VRB is \$10,000. He collected \$3333.00 (before taxes) of this (\$2000 for regular reenlistment bonus and \$1333.00, or one-sixth of his VRB) when he reenlisted and will receive equal installments of \$1333.00 from his VRB for the next five years. (If he had reenlisted in a combat zone, this entire bonus would be tax-free.)

Although Tom has used his maximum career regular reenlistment bonus and VRB, he may still collect money for unused leave and travel each time he reenlists and he can gain three months' constructive time each time he reenlists. For instance, if he reenlisted for three years each time (on 1 Jun 77, 1 Mar 80, and 1 Jan 83), he could retire into the Fleet Reserve on 1 Jan 1986—at the age of 36.

If you're qualified for the school which you request—and if a quota is available—you'll receive conditional orders which will become effective when you reenlist for a period of four or more years.

A Navyman who is on Seavey at the time of his reenlistment under Article 12.8 will be assigned to the first available class prior to transfer ashore. If you're not eligible for normal transfer ashore, you'll be assigned to a class with a convening date which will allow you to serve at least 12 months on board your present command.

REENLISTMENT BONUS, VRB, PROFICIENCY PAY

HERE ARE THE PROVISIONS of Section 308, Title 37, U. S. Code, which govern what you will receive and the circumstances under which you'll receive it when you ship over.

First of all, of course, you must reenlist. By reenlistment, the law means an enlistment in the Regular Navy within three months from the date of your last discharge or release from compulsory or voluntary active duty in either a Regular or Reserve component of the Navy.

A reenlistment is also considered to include a voluntary extension in the Regular Navy of an enlistment for two or more years. Your extension doesn't necessarily have to be for two years; two one-year extensions also count.

The provisions of Section 308 also apply to any ex-officer or ex-warrant officer who reenlists in the Regular Navy within three months from the date of his release from active duty as an officer or warrant officer if he served in a Navy enlisted status immediately before serving as an officer or warrant officer. Navy-men who reenlist after completing a total of 20 years of active federal service are not entitled to a reenlistment bonus under Section 308.

ACCORDING to this section, active federal service is defined as active service (excluding time lost and leave without pay) in the armed forces. Only time actually served during a minority enlistment or an enlistment which was terminated before its normal expiration date is counted as active service. Inactive service in a military Reserve component isn't considered to be active federal service for reenlistment bonus purposes.

The method of computing your reenlistment bonus isn't complicated. This is how it's done:

- For your first reenlistment, the bonus is computed by multiplying the number of years for which you reenlist by an amount equal to your monthly basic pay at the time you were last discharged or released from active duty.

- For the second reenlistment, your bonus would be computed by multiplying the number of years for which you reenlist by two-thirds of your monthly basic pay at time of discharge or release.

- For your third reenlistment, it would be one-third of your monthly basic pay times the number of years for which you reenlist. It all adds up.

RIGHTS & BENEFITS / YOUR ASSIGNMENT

• For the fourth and subsequent reenlistments, it would be one-sixth of your monthly basic pay times the number of years for which you reenlist. For a reenlistment which will extend your total active federal service beyond 20 years, only that number of years or fraction of a year which, when added to your previous active service, totals 20 years is used as a multiplier.

There is a limiting factor to the payment of reenlistment bonuses. Under Section 308 your total reenlistment bonuses may not exceed \$2000 during your entire career.

IF YOU'RE IN ONE of the critical ratings eligible to receive a variable reenlistment bonus (VRB), you may collect your VRB in addition to your regular reenlistment bonus. The VRB, designed to retain people in critical ratings, is determined by multiplying the amount of reenlistment bonus by a multiple from one through four according to the eligibility of the rating concerned. Ratings on the VRB eligibility list and multiples assigned are periodically reviewed and changed when necessary to accommodate retention trends. For the latest information on VRBs, check with your career counselor.

Proficiency Pay, which was renamed Shortage Specialty Pay in June 1971, is a special pay awarded to men with ratings or NECs for which large amounts of Navy training money have been invested and in which

shortages of people exist. Most of these awards, which may vary from \$30 to \$150 a month, are made to men in the specialty skill category, based on NEC code skills.

Persons eligible and amounts payable under the VRB and Pro Pay programs are constantly under review, and changes are made to maintain appropriate manpower levels. For more information on reenlistment bonuses, VRBs and Pro Pay, see the "Special Pay and Allowances" section of the "Rights and Benefits" issue.



Your Assignment: Centralized Detailing

THE NAVY is moving quickly toward the completion of centralized detailing of assignments for all rated and designated Navymen. In fact, total centralization is scheduled for 1 Jul 1972. When completed, the program will mean that, whatever your rating, you'll have your own detailer at the Bureau of Naval Personnel in Washington.

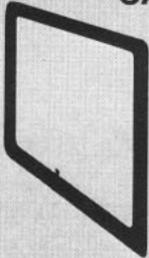
Centralized Detailing... here's how it works:

EPDOLANT and EPDOPAC, destined to be renamed "Fleet Enlisted Personnel Requirements and Readiness Centers" under the centralized detailing system, will provide BuPers with a list of projected billet vacancies six months in advance. BuPers will then actually be the one doing the assigning for centralized rates.

WHEN TO SUBMIT your duty preference card

- Four to six months after reporting to a new duty station.
- Six to eight months before your prospective rotation date.
- Immediately upon change of rate, pay grade or NEC.
- Whenever your duty preferences change.

DUTY PREFERENCE CARD



BUPERS



Your assignment will be to one of six different types of duty . . .

- Type I
CONUS Shore Example: ALL HANDS Magazine, Washington, D.C.
- Type II
Arduous Sea Duty Example: USS (name of ship)
- Type III
Overseas Shore (Sea Duty for Rotation) Example: U.S. Naval Stations, Keflavik, Iceland, and Adak, Alaska
- Type IV
Non-Rotated Sea Example: SSBNs and USS Canopus in Scotland
- Type V
Neutral Example: Naval Reserve training destroyer and some AS and AD types
- Type VI
Preferred Overseas Shore (Shore Duty for Rotation) Example: NAS Bermuda and NS Roosevelt Roads and NS San Juan, Puerto Rico

He'll be the one who makes the final decision as to where you go next. He'll know about your job—and there's a good chance that he'll be a senior petty officer in your rating. He may even know you personally.

The program also means that you will receive more personalized attention in your assignments and a better chance of getting your duty choices, and this, in turn, will allow for more stable career and family planning.

Over half the Navy's enlisted men—50 ratings and numerous NECs are now under the central assignment control of BuPers. In the second half of 1971 there were 22 new rates—AK, AME, AS, AT, CM, CS, DC, FTG, FTM, GMG, GMM, GMT, IC, JO, LI, MR, PC, PR, QM, RD, SF and SM—added to the growing list.

THE RIGHT MAN FOR THE JOB

PUTTING the right Navyman in the right place at the right time is a big job. Our nation's commitments around the world require the operation and maintenance of more than 3000 naval activities ashore and afloat, including ships, stations, squadrons and other commands. More than 500,000 men and women are needed to fill about 129,000 CONUS shore billets, along with 333,000 sea billets; 38,000 overseas sea duty billets; 23,000 overseas shore billets; and 16,000 preferred sea duty (or neutral time) billets.

Your duty assignments are determined by two major factors: your own preferences, and the needs of the service; however, half a million people cannot be constantly shuffled from billet to billet. Stability—a key word in assignment—must enter the picture. It means placing you where you are needed, when you are needed, for a time period which is considered long enough to do your job well. At the same time, if you like your job, chances are good you will do it well; for this reason, the Navy tries to satisfy your expressed duty preferences.

To keep the half-million enlisted sea and shore billets filled with the right men, and at the same time to assign each man to his choice of duty, the Navy has adopted the centralized distribution system which lets the Chief of Naval Personnel know at all times exactly where you are, how long you'll be there, and where you'd like to be assigned next.

DUTY PREFERENCE CARD

YOUR MAIN LINK with your detailer is your duty preference card (NavPers 1306/34). Be sure to keep it up to date. Specifically, you should submit a new card:

- Four to six months after reporting to a new station.
 - Six to eight months before your prospective rotation date (see below).
 - Immediately upon change of rate, pay grade or NEC.
 - Whenever you change your duty preferences.
- The personal satisfaction you derive from your

NEW SEA/SHORE TOUR LENGTHS

THE NEW TOUR LENGTHS reflect the fact that sea tours of over six years have been eliminated, greatly reducing time at sea for Navymen in 122 rates and NECs. In addition, PO2s and above whose tours at sea remain at four to six years are granted reassignment options designed to allow them more time with their families during their last two years at sea. Specifically, when within two years of completing their tour, they are eligible to request reassignment to preferred sea duty, an overseas area where dependents are allowed, or another ship, if the first two options are unavailable. Every effort is made to honor these requests.

The most recent change in the program has been the establishment of three years as the minimum length for all projected sea tours. The change was instituted in order to improve stability in both the operating forces and the lives of enlisted personnel.

THE NEW MINIMUM SEA TOUR will affect many Navy-men currently serving on projected sea tours of less than 36 months. To minimize the impact on these individuals, the 36-month sea tours are being phased in during a 12-month period, beginning next January.

next, and subsequent, set of orders depends to a great extent on the attention you give to submitting your duty preferences.

Every day BuPers offices process numerous reassignment cards without expressed duty preferences. In these cases, assignments must necessarily be based solely on the needs of the service. In other cases, Navymen limit their choices to one home port, ship type or locality. If there are no vacancies in the limited area requested, the assignment must be made without the benefit of secondary preferences.

It's up to you to keep your detailer informed of your career desires with updated preference cards, and even telephone calls and letters. This is your responsibility.

END OF SEAVEY

CENTRALIZATION also means that you'll no longer be subject to Seavey/Shorvey procedures. Instead, you'll serve on toured duty, both at sea and ashore, and you'll be rotated on the basis of tour lengths prescribed for your rate by the Chief of Naval Personnel.

For planning purposes, you'll also be assigned a prospective rotation date (PRD), which is your detailer's best planning estimate of the month and year when you'll be eligible for reassignment. It may not predict the precise month of transfer, but it will be close enough to allow advance family preparation.



Assignment For Waves

DURING THE SUMMER of 1972, women in the Navy are celebrating the 30th anniversary of their service. Although there were women who served in the Navy in WW I as Yeoman (F) and, of course, as nurses, it was not until WW II that women were accepted into the Navy for general service. At the height of the war their number climbed to 85,000. Not counting Navy nurses, there are now 6700 Navy women (6000 enlisted and 700 officers) who, like their predecessors, do their job with gusto.

Navy women were originally organized as an emergency service which was limited to 10,000 enlisted members and 600 officers. They were called WAVES after their official title—Women Accepted for Volunteer Emergency Service. The drastic need for men at sea, however, soon caused the WAVES to crest.

The women did such a good job during the second World War that the Navy was reluctant to dispense with their services when peace returned, so in 1948 the WAVES organization was dissolved and women were authorized permanent, integrated status in the Regular Navy and the Naval Reserve. Today the women of the sea service are completely integrated into many jobs which were once considered to be exclusively a man's domain. As they have done from the beginning, they serve splendidly.

ENLISTED WOMEN are assigned primarily to commands within the continental United States and may be rotated to certain overseas locations in Europe, Hawaii, and Japan. They are not assigned to sea duty and thus are not subject to sea-shore rotation.

Three years is the average tour of duty for enlisted women in a naval district or Fleet shore activity in CONUS. Tour lengths vary, however, according to the rating and pay grade of the member. The established tour length for special duty assignments in overseas areas is in accordance with BuPersInst 1300.26 series for an accompanied or unaccompanied tour, as applicable. Women assigned to duty on the Staff of Recruit Training Command (Women) and to Master-at-Arms billets serve a two-year tour. Enlisted women are rotated between naval districts, geographical areas and types of activities by the Chief of Naval Personnel, who controls duty assignments and rotation.

As an enlisted woman, you will be rotated after completion of a normal tour of duty in accordance with current assignment policies, if you have sufficient obligated service. Duty assignments are determined on the basis of expressed preferences and the need for the services of the individual's rate and rating, just as they are for enlisted men. With centralized assignments by the Bureau of Naval Personnel there are no longer WaveVey procedures. Therefore, be sure to keep your duty preference card (NAVPERS 1306/34)



up to date, indicating the type and location of the next duty you desire.

Enlisted women in all rates and ratings may qualify for appropriate class "A", "B", or "C" schools if they meet the eligibility requirements as set forth in respective directives. Other special assignments available to enlisted women include:

- *Overseas tours*—Petty Officers in any rating for which there is a billet. Non-rated may be assigned to Hawaii and other areas where quarters are available, or may be assigned to duty with their husband.
- *Recruiting duty*—Petty officers in all ratings.
- *Staff, Recruit Training Command (Women)*—Petty officers in all ratings.
- *Enlisted women's quarters Master-at-Arms*—Petty officers in all ratings. Normally 2nd class and above.

Every woman petty officer in pay grades E-5 and above normally will be considered for assignment to at least one tour of duty in one of the latter three types of billets listed above, which involve the recruiting, supervising and training of other enlisted women. Capable performance in one of these billets is considered to be advantageous to career personnel



advancing to military grades of Senior and Master Chief Petty Officer.

BEFORE YOU SUBMIT your request for a special assignment, you must have been at your present duty station for at least one year (except when applying for Class "A" School), and you must have sufficient obligated service beyond your rotation date to complete the requested special assignment. If extension of an enlistment is required in order to have sufficient obligated service, an agreement to extend must accompany your request.

Enlisted women on four-year, or extended three-year, first enlistments may request reassignment after completion of 24 months at their first permanent duty station. To be eligible for this optional minimum tour, you must have at least two years' obligated service remaining when you submit your request. You may extend your enlistment to qualify, but agreements to extend may not be conditional upon assignment to a specific area, coast or duty station. Reassignment will be at no cost to the government.

Enlisted women serving on an initial enlistment may request reenlistment incentives for reenlistments of four or more years in accordance with current directives. Authorized incentives include assignment to a school, the SCORE and STAR programs. Choice of duty, to include duty station, geographical area, coast of CONUS, as well as overseas, may be authorized where possible.

YOUR TOUR OF DUTY may also be extended for up to one year, if there is an overriding need for you at your command, or if you have a special need to remain at your present duty station. Requests for special assignments, minimum tours of tour extensions, and reenlistment incentives should be submitted on the Enlisted Transfer and Special Duty Request (NAVPERS 1306/7).



Advancement — Wide Opportunity

ADVANCEMENT usually goes hand in hand with training, experience and greater job proficiency; because the Navy's system of competitive examinations is designed to fill the available billets with the most highly qualified people. What does it take to get ahead? Let's take a look at the basic eligibility requirements. To qualify to compete against other Navymen for advancement, you must first:

- Be recommended by your commanding officer.
- Complete all required practical factors and performance tests.
- Complete required Navy training courses, military and professional.
- Satisfy time in service and time in pay grade requirements.
- Successfully complete service schools, if required

for your rate. (Check with your Personnel Office.)

- Meet security requirements.
- Be in the proper path of advancement.

For advancement to pay grades E-4 and E-5, you must also pass a military leadership exam administered locally.

TIME IN GRADE

MINIMUM service requirements for advancement are as follows:

PAY GRADE	SERVICE REQUIRED
E-1 to E-2	Completion of recruit training or after four months' service
E-2 to E-3	Six months in pay grade E-2
E-3 to E-4	Six months in pay grade E-3
E-4 to E-5	12 months in pay grade E-4
E-5 to E-6	24 months in pay grade E-5
E-6 to E-7	36 months in pay grade E-6 and minimum total enlisted service of eight years
E-7 to E-8	36 months in pay grade E-7 and minimum total service of 11 years, eight years of which must be enlisted
E-8 to E-9	24 months in pay grade E-8 and minimum total service of 13 years, 10 years of which must be enlisted.

SCHOOLS AND ELIGIBILITY

NAVYMEN seeking to advance in some ratings must attend certain service schools to qualify. Completion of Class "A" school in the rating is required for advancement to AME3, DT3, FTB3, HM3, MT3, MU3, PN3, PR3 and PT3; for advancement to ACC, MNC or MUC, Navymen must complete the appropriate Class "B" school. The latter requirement is waived for qualified EOD personnel.

About half the ratings in the Navy require access to classified information. This means that you must be eligible for a security clearance to advance in these ratings. If you cannot be cleared to handle classified information, or are ineligible for a clearance, i.e., a foreign national, you cannot advance in the following ratings, which require access to classified information:

AC, AE, AFCM, AG, AO, AQ, AT, AVCM, AW, AX, AZ, CT, DC, DM, DP, DS, EMCM, ET, EW, FT, GM, HT, IC, IM, JO, LI, MN, MT, OM, OT, PH, PICM, PT, QM, RD, RM, SM, ST, TD, TM and YN.

Immigrant aliens, i.e., individuals who have been lawfully admitted to the U. S. for permanent residence and who have filed declarations of intent to become U. S. citizens, are eligible to compete for any rating for which they are qualified, including those which require access to classified information. However, they must receive satisfactory background investigation checks before being advanced in these ratings.

PATHS OF ADVANCEMENT

NO MATTER WHERE YOU ARE GOING, you must be on the right path. This also applies to advancement. The only exceptions to the normal paths of advancement prescribed in the *Quals Manual* (NavPers 18068) apply to Navymen attending schools where the course of instruction is intended to qualify them for a change

in rating, for certain ratings in conversion programs, and in individual cases authorized by CHNAVPERS.

Enlisted women may serve in all ratings except those requiring considerable physical strength, but they are prohibited by law from serving in aircraft on combat missions or aboard ships other than transports. Women are eligible to advance in the following rates and ratings:

• **RATES:** AA, AN, DA, DN, HA, HN, SA and SN.

• **RATINGS:** AC, AF, AG, AK, AT, AV, AZ, DK, DM, DP, DS, DT, ET, HM, JO, PH, PN, RM, SK, TD and YN.

CHECK YOUR SERVICE RECORD

ALL NAVY MEN AND WOMEN must satisfy the above requirements in order to participate in the advancement examinations given Navywide twice a year, in February and August. All requirements must be completed at least one month before the exam date, except minimum service time and time in grade requirements, which must be completed by 1 May for the February exam and by 1 November for the August exam. Completion of all items must be recorded in your service record before you will be allowed to compete in the exams. It is your responsibility to see that you have met all requirements and to verify that they are recorded correctly in your service record.

QUOTAS AND FINAL MULTIPLES

ONCE YOU'RE QUALIFIED, three major items will govern your chances for advancement: how many petty officers in the rate and rating the Navy needs, how high you score on the exam, and how well you've

done your present job. Each factor is important.

The Chief of Naval Personnel periodically specifies how many Navymen in each rate and rating may be advanced. This number, called a quota, is determined by the vacancies in each rate and rating and by the maximum number of petty officers that can be supported within the authorized total enlisted strength of the Navy.

WITHIN THESE QUOTAS, advancements are determined on the basis of final multiples. Your final multiple is a combination of your exam score and your performance evaluations, plus credit for total service, time in pay grade and awards. Final multiples are determined in the following manner:

FACTOR	MAXIMUM CREDIT
Examination Score	80.00
Performance Factor	50.00
Total Active Service	20.00
Service in Pay Grade	20.00
Awards	15.00
Maximum final multiple	185.00

Although the exam score is less than half the total possible multiple, it is often the deciding factor, especially in the lower pay grades. Failure on the test, no matter what your final multiple is, means disqualification from advancement consideration. Examinations are prepared by the Naval Examining Center from the latest revisions of Navy training courses and other study material listed in the *Quals Manual*. A basic bibliography listing all relevant study materials is distributed Navywide before each examination to assist all applicants in their preparations.

Your performance factor is second only to your



MERITORIOUS ADVANCEMENT

IN THE VAST MAJORITY OF CASES, the Navy's system of competitive examinations is recognized as the most equitable way of determining which Navymen are best qualified for advancement. However, it is considered that outstanding career petty officers who have trouble taking tests should not be barred from further advancement. The Navy, therefore, formulated a pilot program, the Meritorious Advancement Program, designed to give these 1st and 2nd class petty officers a better chance for advancement.

Annual quotas for the pilot program are strict: fewer than 100 advancements each to CPO and to PO1. A selection board meets yearly to consider the records of candidates nominated by commanding officers and to select those Navymen best qualified for meritorious advancement. Only topnotch career POs with consistently outstanding records are considered. To qualify for your CO's nomination and the board's consideration, you must:

- Be serving on active duty as a PO1 or PO2.
- Meet all eligibility requirements for the next higher pay grade, except those pertaining to the advancement examinations.
- Have demonstrated sustained exceptional performance in both professional and technical duties.
- Have participated in at least five exams without successfully advancing to the next higher rate, including at least three of the last five scheduled examinations.

exam score in determining your final multiple. This factor is determined by averaging your evaluation marks over a specified period of time, usually the time in pay grade required for advancement.

The remaining possible 55 points of the final multiple, as the chart shows, are computed from time in service, time in pay grade and awards. Service time is computed in years and months and carried to two decimal places. Credit for total active service is computed at one point per year for a maximum of 20 years; you receive double credit time for time in pay grade, which is computed at two points per year for a maximum of 10 years. The accompanying box lists awards that are creditable in figuring your final multiple.

When the advancement exams have been graded and final multiples have been computed, the quota specified by CHNAVPERS becomes the all-important factor. In ratings having more Navymen who passed the exams than can be authorized for advancement, the quota determines the cutoff point and those with multiples below that point will not be advanced. They are classified as "passed but not advanced."

Advancements to pay grades E-4 through E-7 are authorized and effected in six monthly increments for each exam series. Those whose final multiples are

above the cutoff point determined by the rate's quota are arranged in numerical order, with the highest multiple at the top; it is this list, and the monthly needs of the service, that determine the increment in which an individual is advanced.

On the 1st of April and the 1st of October, the Naval Examining Center issues a letter which contains advancement authorization. The letter also includes a list of Navymen who were "passed but not advanced" and another of those who failed the test. Navymen in both groups receive test profile sheets which indicate their relative weak spots and are intended to help them prepare better for future exams.

TO ADVANCE to senior chief and master chief petty officer, you must first pass the latest competitive examinations. Final choices for advancement to these pay grades is made by an annual selection board, which considers the records of all Navymen who passed the exams and are recommended by their commanding officers.

Navymen being advanced to pay grades E-5 and E-6 must have (or agree to extend for) one year of active duty remaining on the actual date of advancement. The obligated active service requirement for advancement to E-7, E-8 and E-9 is two years.

The Bureau of Naval Personnel constantly reviews naval strength statistics to ensure that the number of authorized advancements is sufficient to maintain authorized ceilings for each rate. When BuPers finds more men are needed to maintain this authorized naval strength, additional advancements may be made by addendum letter.

ACCELERATED ADVANCEMENT THROUGH TRAINING

IF YOU ENROLL in the Advanced Electronics Field (AEF) or Nuclear Field (NF), or graduate from any Class "A" school or selected service school, you may be eligible for accelerated advancement to PO3 or PO2 upon graduation. Here's the list of schools authorized to offer accelerated advancement:

- All Navymen enrolled in AEF or NF programs may be advanced to PO3 upon completion of Class "A" school or the preliminary phase of the training curriculum, e.g., Phase A-1 of AV Class "A" school, provided they are eligible to continue in their respective programs.

- All graduates of the following UDT/ EOD/SEAL schools may be advanced automatically to PO3, or to PO2 if serving in pay grade E-4: UDT Replacement Training Course, NAVPHIBSCOL, Little Creek, Va.; Basic UDT/SEAL Training Course, NAVPHIBSCOL, Coronado, Calif.; and Navy Explosive Ordnance Disposal/Nuclear Weapons Course (Basic), Naval School, EOD, Indian Head, Md. However, only one accelerated advancement is authorized during an individual's career. That means that if a man had been advanced automatically to PO3 when he completed Class "A" school, he would *not* be eligible for accelerated advancement to PO2 upon graduation from these courses.

- Twenty-five per cent of the members of each

PATHS OF ADVANCEMENT FOR

GENERAL APPRENTICESHIP



PETTY OFFICERS



GROUP I DECK



GROUP II ORDNANCE



GROUP III ELECTRONICS



GROUP IV PRECISION EQUIPMENT



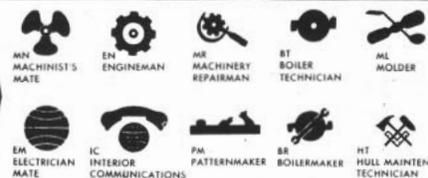
GROUP V ADMINISTRATIVE AND CLERICAL



GROUP VI MISCELLANEOUS



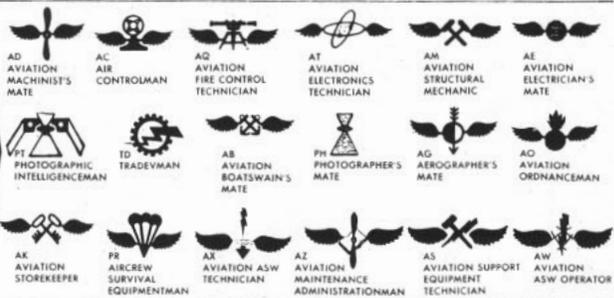
GROUP VII ENGINEERING AND HULL



GROUP VIII CONSTRUCTION



GROUP IX AVIATION



GROUP X MEDICAL



GROUP XI DENTAL



GROUP XII STEWARDS



HM and DT personnel who desire to be considered in the WO and LDO programs may apply in the area in which they consider themselves qualified. They should, however, realize that they will compete for selection with personnel who have at least eight years of practical experience with that technical field. HM and DT personnel are encouraged to participate in the Medical Service Corps program. See BuPers Inst. 1120.15 series.

Navy Blue Stripes on White or White Stripes on Navy Blue

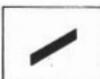


SR SEAMAN RECRUIT

SA SEAMAN APPRENTICE

SN SEAMAN

Red Stripes on White or Navy Blue



FR FIREMAN RECRUIT

FA FIREMAN APPRENTICE

FN FIREMAN

Light Blue Stripes on White or Navy Blue



CR CONSTRUCTION RECRUIT

CP CONSTRUCTION APPRENTICE

CN CONSTRUCTIONMAN

Green Stripes on White or Navy Blue



AR AIRMAN RECRUIT

AA AIRMAN APPRENTICE

AN AIRMAN

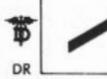
Navy Blue Stripes on White or White Stripes on Navy Blue



HR HOSPITAL RECRUIT

HA HOSPITAL APPRENTICE

HN HOSPITALMAN



DR DENTAL RECRUIT

DA DENTAL APPRENTICE

DN DENTALMAN



TR STEWARD RECRUIT

TA STEWARD APPRENTICE

TN STEWARDSMAN

ENLISTED PERSONNEL

WARRANT OFFICER AND LIMITED DUTY OFFICER
OFFICER PROGRAMS AVAILABLE TO ENLISTED PERSONNEL



Eligible Ratings for WO and LDO	WO Category & Designator	LDO Category & Designator
	BOATSWAIN (713X)	DECK (600X)
	OPERATIONS TECHNICIAN (714X)	OPERATIONS (601X)
	SURFACE ORDNANCE TECHNICIAN (723X)	ORDNANCE (615X)
	ORDNANCE CONTROL TECHNICIAN (724X)	ORDNANCE (615X)
	UNDERWATER ORDNANCE TECHNICIAN (733X)	ORDNANCE (615X)
EOD Qualified Personnel	EOD TECHNICIAN (716X)	EXPLOSIVE ORDNANCE DISPOSAL (616X)
	SHIP'S CLERK (782X)	ADMINISTRATION (620X)
	DATA PROCESSING TECHNICIAN (783X)	DATA PROCESSING (623X)
	BANDMASTER (785X)	BANDMASTER (626X)
	MACHINIST (743X)	ENGINEERING (630X)
	SHIP REPAIR TECHNICIAN (774X)	HULL (635X)
	ELECTRICIAN (754X)	ELECTRICIAN (637X)
	NAVAL COMMUNICATOR (757X)	COMMUNICATIONS (657X)
	ELECTRONICS TECHNICIAN (766X)	ELECTRONICS (640X)
	COMMUNICATIONS TECHNICIAN (764X)	CRYPTOLOGY (646X)
	AVIATION BOATSWAIN (760X)	AVIATION OPERATIONS (660X)
	AVIATION ASW OPERATOR (763X)	AVIATION ASW (681X)
	PHOTOGRAPHER (831X)	PHOTOGRAPHY (663X)
	AEROGRAPHER (821X)	METEOROLOGY (665X)
	AVIATION ORDNANCE TECHNICIAN (721X)	AVIATION ORDNANCE (670X)
	AVIATION ELECTRONICS TECHNICIAN (761X)	AVIONICS (680X)
	AVIATION MAINTENANCE TECHNICIAN (741X)	AVIATION MAINTENANCE (685X)
	AVIATION CONTROL TECHNICIAN (745X)	AVIATION CONTROL (661X)
	AIR INTELLIGENCE TECHNICIAN (762X)	AIR INTELLIGENCE (662X)
	SUPPLY CLERK (798X)	SUPPLY (370X)
	CIVIL ENGINEER CORPS WARRANT (849X)	CIVIL ENGINEER (570X)
	PHYSICIAN'S ASSISTANT (816X)	MEDICAL SERVICE CORPS (230X)
	(SEE BOX AT LEFT)	MEDICAL SERVICE CORPS (230X)

WARRANT OFFICER

Open to enlisted members on active duty, including the TAR Program, this is the Navy's direct enlisted-to-officer program. To be eligible for WO you must: (1) be a U. S. citizen; (2) a PO1 or above; (3) have served in pay grade E-6 for one year; (4) be a high school graduate or possess the service equivalent; (5) meet the prescribed physical requirements; and (6) have a clear record for the past two years. For complete details, see BuPersMan, Article 1020310.

LIMITED DUTY OFFICER

Appointment to LDO(T) in the Regular Navy or Naval Reserve shall be made from male chief warrant officers who are: (1) serving in grade W-2 or W-3 of the Regular Navy or Naval Reserve, on active duty, temporary or permanent, who were originally appointed W-1 subsequent to 31 Dec 1964; and (2) meet the prescribed physical requirements. For complete details, see BuPersMan, Article 1020290.

COMMISSIONED OFFICER PROGRAMS AVAILABLE TO ENLISTED PERSONNEL

In addition to the normal path of advancement, the following programs leading to a commission are available to qualified enlisted personnel:

USNA

Unmarried male enlisted personnel of the Regular Navy and Naval Reserve who are high school graduates or equivalent between ages 17 and 22 and meet all other requirements may attend the U. S. Naval Academy. For complete details see BuPers Notice 1531 and the current issue of the U. S. Naval Academy Catalog.

NESEP

Enlisted men and women who are high school graduates, who will not have reached their 25th birthday by 1 July of the year of enrollment, have a combined GCT-ARI score of 115, and are petty officers (E-4 or above) on active duty in the Regular Navy or Naval Reserve, may qualify for four years of college under the Navy's Enlisted Scientific Education Program. There are no marital restrictions for this program. See BuPersMan, Article 1020350.

OCS

Active duty enlisted men and women holding a baccalaureate degree or higher with a minimum of 120 semester hours may apply for officer candidate training at Newport, R. I. There are no marital restrictions. The age and physical requirements vary. See BuPersInst. 1120-35 series.

AOC and NFOC

Pilot training—Male personnel between ages 19 and 26 who possess a college degree and are qualified in all other respects may become Navy pilots through the Aviation Officer Candidate Program. There are no marital restrictions. See BuPersInst. 1120.35 series.

In addition, there is also an NFOC (1355) program which leads to a commission in Aviation (other than pilots) for qualified personnel who are between the ages of 19 and 27 and possess a baccalaureate degree. See BuPersInst. 1120.35 series.

NROTC SCHOLARSHIP PROGRAM

Male Enlisted personnel, married or unmarried, may compete for the Naval ROTC Scholarship Program along with all other civilian candidates on a national basis. If selected, candidates are released from current active duty requirement, with immediate appointment as Midshipman USNR, in accordance with 2107, Title 10, U. S. Code.

MSC, NEDEP and NENEP

Enlisted personnel, all categories, are eligible to compete for Medical/Dental Scholarship. See BuPersInst. 1520.104 and 105 series. Medical Service Corps Inservice Program is open to HMs and DTs. See BuPersInst. 1120.15 series. Navy Dietetic Program provides four years of college in Medical Dietetics. See BuPersInst. 1120.38 series. Navy Nursing Education Program provides four years of college in nursing. See BuPersInst. 1120.37 series.

*NORMAL PATH IN MORE THAN ONE CATEGORY

graduating class from the following Class "A" schools may be advanced automatically to PO3:

AC, AE, AG, AM, AW, AX, BT, CT (except CTA), DC, EM°, EN, EW, GM, HT, IC°, IM, MM°, MR, MU, OM, PM, PT, RD, RM, SF, TD and TM.

In courses with asterisks, Nuclear Field personnel are not counted in computing the 25 per cent quota limitations. Also, Navy men enrolled in CTI school may be advanced upon completion of 16 weeks of instruction.

• Fifteen per cent of the members of each graduating class from the following Class "A" schools may be advanced automatically to PO3:

AB, ADJ, AO, AS, AZ, BU, CE, CTA, DP, DT, HM, JO, MN, OT, PH, PN, QM, UT and YN.

• Five per cent of the members of each graduating class from the following Class "A" schools may be advanced automatically to PO3:

ADR, AK, CM, CS, DK, EA, EO, ML, PC, PR, SD, SK, SM and SW.

THE PERCENTAGE limitations do not necessarily mean that only the top five, 15 or 25 per cent of the class may receive accelerated advancement. Preference is given in order of class standing; however, if enough higher-ranking students turn down the chance, even the lowest-ranking man could become eligible.

To qualify for accelerated advancement, graduates of the above schools must be recommended by the CO, officer in charge or director of the school they are attending. They must have at least six years of active obligated service, including time already served in current enlistments. Finally, they must accept accelerated advancement while still in Class "A" school, and must execute any necessary extensions at or before graduation. But they need not complete correspondence courses, practical factors, time in pay grade, or an advancement exam.

FIELD PROMOTION FOR VIETNAM ADVISORS

AS AN INCENTIVE for volunteers, 1st class petty officers and below who are assigned to advisory duty in the Vietnam theater are guaranteed field promotion to the next higher pay grade, as long as they meet minimum standards for satisfactory performance. No examination is required for advancement as high as PO1; advancement to CPO requires only having passed a previous exam for E-7.

The Enlisted Advisors Program involves a two- or three-year tour of duty and extensive language training, and also permits field advancement with a shortened time in grade requirement: six months from E-4 to E-5, one year from E-5 to E-6, and two years from E-6 to E-7, with minimum total service for E-7 waived. Candidates must also agree to extend enlistments to meet obligated service requirements, complete mandatory training courses and be recommended by their COs. Navy men serving in this capacity and meeting these requirements are advanced in the first increment of each advancement cycle.



Education And Training

E DUCATION, according to consensus, is a major factor in an individual's ability to get ahead in this world whether he be a Navyman or a civilian. Fortunately, the Navy provides plenty of educational opportunities for those who want or need to take advantage of them.

Whether you're a boot recruit or a CPO, a brand-new ensign or a high ranking officer, there are Navy schools, courses and on-the-job training programs that will further both your education and your naval career. For a brief look at the educational opportunities available to the Navyman, read on.

EDUCATIONAL OPPORTUNITIES FOR ENLISTED MEN

R ECRUIT TRAINING, the first step taken by a new Navyman, gives a basic knowledge of naval subjects such as seamanship, damage control, firefighting, ordnance and gunnery.

No matter whether the training comes from books, salty company commanders or your own experience, it may be listed as education. In about nine short weeks at a training center, you have been transformed from civilian to sailor.

Let's assume that you go from boot camp to a ship. After reporting on board you will begin to learn how your ship is organized and some of the finer points of shipboard life. One of your first assignments will be a study of the watch, quarter and station bill and the ship's organization chart.

After a few weeks, you will become accustomed to the shipboard routine and start studying for seaman. When you have successfully passed this test, you can decide what rating you want to strike for and start studying for 3rd class.

RATE TRAINING MANUALS

B Y THE TIME you are ready to go up for 3rd class, you will have become familiar with the rate training manuals. You will have studied one titled "Basic Military Requirements," and another titled "Seaman," "Fireman," or "Airman."

Rate training manuals are comprehensive, compact, paperbacked books written to help you train for the rate you hope to earn. They are the backbone of the study material used in preparing enlisted advancement examinations. For each rating there is a series of two or more manuals; one for those seeking to advance to 3rd class or 2nd class in the rating, the other for those studying for advancement to 1st class or chief petty officer.

When qualifications for advancement in a rating are changed, or when there are new technical developments in its work, the Navy revises the rate training

manual affected. Most enlisted training manuals are revised every three or four years.

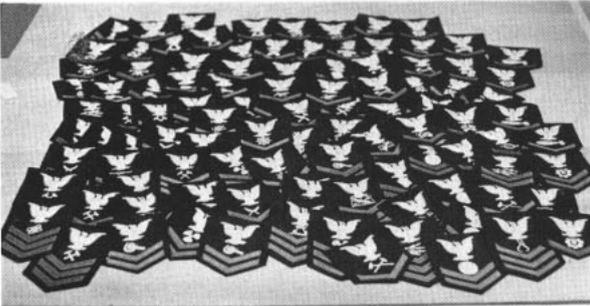
With only a few exceptions, completion of one or more specified rate training manuals is an eligibility requirement for taking an advancement-in-rate examination. One way this can be done is for your command to examine you on the contents of the manual and, if you pass, certify you have completed it. Another way, which is most commonly used, is to complete successfully the correspondence course based on it.

NAVAL SCHOOLS

THROUGHOUT the naval establishment, there are many specialized schools and courses to meet the Navy's demands for men trained in diverse skills and occupations.

These schools cover a range of courses from basic instruction to highly advanced work.

There are several hundred naval schools scattered throughout the United States. Here are some of the

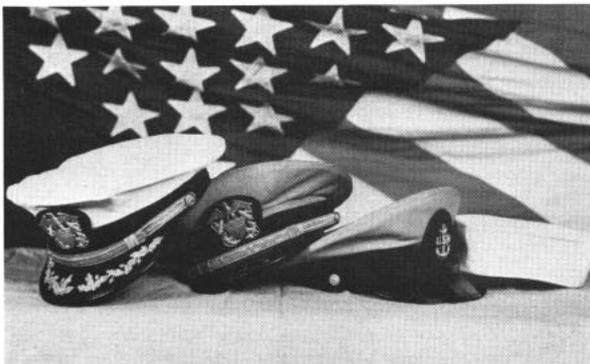


personnel they train: disbursing clerks, construction mechanics, electronics technicians, enginemen, opticalmen, instrumentman, journalists, personnemen, radiomen, steelworkers, commissarymen, instructors, deep-sea divers, sonarmen, minemen, hospital corpsmen, dental technicians, aviation electronics technicians, and aviation electrician's mates.

Naval schools also teach such subjects as teletype maintenance, welding and guided missiles. They are divided into several classes:

- *Class A* schools are, in general, designed to provide the basic technical knowledge and skills required to prepare personnel for the lower petty officer rates.

- *Class B* schools are set up to provide the advanced



technical knowledge and skills required to prepare personnel for the higher petty officer rates.

- *Class C* schools and courses are designed to train enlisted personnel in a particular skill or technique.

- *Functional schools* provide training often in a group or team situation in the performance of specialized tasks or functions which are not usually taught to enlisted men or officers in the course of their professional training. In addition, these schools provide training on weapons of new or advanced design which have not reached widespread Fleet usage.

- *Factory training* provides instruction at the civilian factory in new technical material for both operators and maintenance personnel.

- *Fleet schools* provide refresher and team training, usually to members of ships' companies.

VOLUNTARY OFF-DUTY EDUCATION

THERE ARE MANY voluntary, off-duty education opportunities which are valuable in helping you progress up the advancement ladder, compete for selection to special programs, achieve your personal educational goals, or even satisfy your interest in any of a number of subjects.

You'll find that you can finish your high school education or even go to college without leaving your ship or station. This can be accomplished by participating in one or more of the voluntary, off-duty education programs: United States Armed Forces Institute (USAFI), Tuition Aid Program and Program for Afloat College Education (PACE).

Your first step is to visit your command Educational Services Officer. He can tell you about the programs available and assist you in selecting those which best fit your needs and interests. By reviewing your service record, he can provide you with educational counseling and advice concerning your educational objectives and goals.

U. S. ARMED FORCES INSTITUTE

USAFI PROVIDES an opportunity for active duty Navy-men to continue their education by offering courses ranging from pre-high school through college level as well as test programs. Here is a general summary of what is available:

- USAFI Independent Study Program. For independent study, USAFI provides text material, a study guide and a supply of paper and envelopes. As you study the text, you prepare a series of lessons to be mailed to USAFI. An instructor grades each lesson and offers suggestions or guidance to help you over rough spots in the courses. These correspondence courses have final examinations to be taken when you have finished the lessons. The enrollment fee for a course taken by independent study is \$10. One free enrollment certificate is awarded a student for each course that he satisfactorily completes.

The list of high school and college level courses available directly from USAFI is too long to publish here, but your educational services officer has a copy

of the *USAFI Catalog* and necessary application blanks. Just to give you an idea of the diversity of the courses, here are a few picked at random: Business Law, Oceanography, Beginning French, Criminology, English Literature, Television Servicing, Mechanical Drawing, Psychology, American History and Physics.

•**Class Instruction Program.** You may also take USAFI courses through class instruction (formerly called study group). Where a qualified instructor is available and there is sufficient interest among a group of students, the command educational services officer can requisition the course materials from USAFI without charge. The materials are then provided to students on a loan basis for use during the course.

•**USAFI Participating College & University Program.** In addition to courses offered directly from USAFI, you may take advantage of the USAFI Participating College and University (PC&U) Program. You may enroll in correspondence courses, both undergraduate and graduate courses, offered by 45 colleges and universities under contract with USAFI. These courses are available to qualified servicemen at reduced costs since the enrollment fee covers cost of materials and administrative charge only. The government pays the cost of lesson service provided you enroll through USAFI. More than 6000 courses are provided in the *PC&U Catalog*.

•**Test Programs.** USAFI provides a wide variety of tests without cost to active duty military personnel. USAFI Achievement Tests assist students at the pre-high school level to discover areas of academic weakness and help to plan individual programs of study. Satisfactory completion of USAFI courses is measured by the appropriate USAFI final examination. For those interested in working toward a high school diploma or equivalency certificate, tests of general educational development (GED) are available. Many colleges and universities award advanced academic credit for the successful completion of the General Examinations of the College Level Examination Program (CLEP).

•**Reporting Service.** USAFI maintains a permanent report of all your participation in courses and tests and will forward an official report of your educational achievement, upon your request, to civilian schools, state departments of education or employers.

PACE—PROGRAM FOR AFLOAT COLLEGE EDUCATION

THE Program for Afloat College Education (PACE) provides seagoing Navymen with the same opportunity to accumulate college credit enjoyed by shore-based personnel. Five universities—Harvard, South Carolina, Hawaii, San Diego State, and Jacksonville—have contracted with the Navy to conduct college credit courses for crews of Navy ships. The program is based on a combination of filmed lectures studied while the ship is deployed and classroom sessions with instructors before and after deployment. The films for the 40 PACE courses were prepared by university instructors, specialists in their particular subject-matter fields.

In conjunction with the viewing of the films, the students follow a study guide provided by the instruc-

tor and proceed with certain reading and written assignments. Upon the ship's return to port, students again meet with the instructor for their final lectures and examinations. The course grades become a part of the official records of the participating colleges and the student may obtain an official transcript of work completed. PACE courses are at the first and second year level of college work.

GRADUATE USAFI COURSES

THERE ARE A NUMBER of graduate, as well as undergraduate, courses available to Navymen through the United States Armed Forces Institute (USAFI). More than 100 graduate courses are offered by three institutions: the State University of Iowa at Iowa City; the University of Missouri at Columbia; and the University of Nebraska at Lincoln.

This is the way you can identify graduate courses in the Department of Defense's catalog, *Correspondence Courses Offered by Participating Colleges and Universities Through USAFI* (1322.2-C2, effective 1 July 1971 through June 1972):

•**State University of Iowa—**Courses having catalog numbers between 100 and 200 are acceptable for either undergraduate or graduate credit while those with numbers above 200 are definitely graduate courses. Subjects covered in both categories are: business administration, education, English, geography, mathematics, physical education, political science, psychology, religion and sociology and social work.

The university limits correspondence study to nine semester hours' credit toward an advanced degree.

•**University of Missouri—**Courses with catalog numbers between 200 and 299 are acceptable for either undergraduate or graduate credit. Subjects covered in this category include: accounting, agriculture, classical languages, economics, engineering mechanics, French, Italian, German, history, marketing, philosophy, psychology, religion, sociology and Spanish.

Acceptance at the graduate level rests upon the decision of the college department in which the degree is being pursued.

There are no restrictions placed on graduate credit for courses numbered from 300 to 399 while courses for graduate credit only are numbered from 400 to 499. Subjects covered in both these categories include: agriculture, accountancy, anthropology, economics, education, English, French and Italian, geography, history, journalism, mathematics, political science, psychology, regional and community affairs, rural sociology, sociology and Spanish. Only one course, Recent American History, falls in the 400 series. Missouri permits the acceptance of eight semester hours' credit toward a master's degree but allows no credit by correspondence toward a doctoral degree.

•**University of Nebraska—**This institution offers only four graduate level courses through USAFI and they are all in management. They are listed in the 200 series for juniors and seniors but the Armed Forces Institute has been assured that graduate credit is also permitted depending upon the individual applicant's



specific program of study in the postgraduate field.

USAFI students who plan a degree program should ascertain whether or not the Armed Forces Institute correspondence courses will be accepted by the schools at which the students intend to pursue their residence degree programs. Enrollment in and successful completion of USAFI courses does not automatically guarantee credit recognition.

Only colleges and universities can award college credit and each civilian school decides what credit will be allowed each individual on the basis of the school's policies. Although the Commission on Accreditation of Service Experience of the American Council on Education makes credit recommendations for all USAFI courses, the recommendation is only advisory.

Anyone taking courses for high school, college undergraduate or college graduate courses should first consult his high school principal or college registrar for authoritative advice about earning credit during his military service.

TUITION AID PROGRAM

UNDER THE TUITION AID PROGRAM, the Navy will pay 75 per cent of the costs of tuition for courses taken in off-duty time at accredited colleges and universities. The maximum number of credit hours that may be supported is seven quarter or semester hours in any one academic term. In addition to their share of tuition, participants are responsible for all costs such as textbooks, fees, and required instructional materials. Only courses which award academic credit (semester or quarter-hours) at the college level may be approved. Officers who participate must agree to serve in the Navy for two years following completion of the course(s). Applications for tuition aid are submitted via your commanding officer to the designated area allotment holder before the course begins.

HIGH SCHOOL AND COLLEGE CREDIT

IT IS POSSIBLE for you to receive high school or college credit for your Navy training and experience. It should be noted that neither USAFI nor the Navy can award civilian academic credit for USAFI courses and tests. It is the responsibility and prerogative of civilian high schools, colleges and state departments of education to determine the amount and kind of civilian credit given, if any, for in-service education.

Certain schools do grant credit, however, for USAFI courses and for formal service school training. The Commission on the Accreditation of Service Experience (CASE) of the American Council on Education maintains an advisory service to assist civilian educators in evaluating in-service educational experience by recommending credits for USAFI courses, tests and service schools. Your educational services officer will help you write to your school about accreditation.

Regardless of the course you take, the Navy recognizes all USAFI courses and tests for credit as recommended by CASE. Also, your service record contains



a running account of your educational accomplishments. These will have a direct bearing on your future. The door of these opportunities is open. All you have to do is walk in and talk things over with your educational services officer.

THE ASSOCIATE DEGREE COMPLETION PROGRAM

THE Associate Degree Completion Program (ADCOP) is designed for career petty officers, USN and USNR including TAR, 2nd class or above, who are serving in a second or subsequent enlistment. In addition, a man must have been on active naval service for five continuous years immediately preceding 1 September of the fiscal year in which attendance at the ADCOP college will commence. He must also have no remaining obligated service contracted under the terms of a prior enlistment incentive which involved receipt of formal training, with the exception of those with remaining obligated service incurred for an enlistment under the provisions of Chapter 12.8 of the *Transfer Manual*.

Education requirements include: Be a high school graduate or show evidence of satisfactory completion of three years of actual attendance at high school and possession of a high school equivalency certificate or diploma.

Other requirements include a minimum of 12 transferable college credits and graduation from a Navy Class "A" or "B" school. Navymen who are serving in ratings which don't have these schools may qualify if they have passed the College Level Examination (CLEP) with an average score for all test areas in the upper 50th percentile.

Once enrolled in ADCOP, a man may attend school full time at one of the six participating junior colleges for up to 21 months, depending on credits allowed for transferable college credits, Navy schools, CLEP tests and other factors, which are acceptable by the junior college.

While in school, the student pursues a course of study which will lead to an associate degree in arts, science or engineering.

ENLISTED CORRESPONDENCE COURSES

SHOULD YOU DECIDE that you want more knowledge about the Navy than you would normally get in your rating, you can depend on the Naval Correspondence Course Center to help you. The center has hundreds of courses that you may take, some within your rating, others for general information.

All enlisted personnel, whether on active duty or inactive duty, may apply for enlisted correspondence courses. These are intended to help a man prepare for his job and for advancement in rate, and to extend his knowledge of the Navy. Successful completion of the appropriate correspondence course is one way of meeting the requirement for completion of a specified rate training manual.

If you want to take a military correspondence course, see your division officer or educational services officer and ask about enrolling in the course. Details

concerning eligibility and enrollment procedures, as well as a complete listing of correspondence courses available, are contained in the current edition of NavPers 10061, *List of Training Manuals and Correspondence Courses*. If your division officer doesn't have a copy of this publication, your educational services officer probably does. Either one can requisition it through the Supply System.

EDUCATION FOR OFFICERS

ALTHOUGH it's great to have experience, the modern Navy can't run on experience alone. Many programs and numerous schools have been set up by the Navy to give officers the education and training they need to supplement experience. For Navymen from ensign to admiral there are schools to attend and lessons to learn.

The number of courses and schools available to officers is much too great to permit listing each of them. However, here's a brief description of the various types of courses and schools. The educational opportunities mentioned above, concerning Armed Forces Institute (USAFI) courses and facilities and the Tuition Aid Program, are also available to officers.

OFFICER FUNCTIONAL TRAINING COURSES

FUNCTIONAL SCHOOLS are available for the training of officers, often in a group or team situation, in the performance of specialized tasks. They also provide training in the use of weapons of new or advanced design which have not reached universal Fleet usage. Some examples are the Advanced Underseas Weapons School, Damage Control School, Nuclear Power School, Explosive Ordnance Disposal School and Mine Warfare School.

Schools which provide operational training ashore for personnel assigned directly from units of the forces afloat are maintained under the administration of fleet commanders. Among these are: The Destroyer School, Submarine School, Fleet Sonar Schools, Amphibious Schools, Nuclear Weapons Training Centers and Fleet Anti-Air Warfare Training Centers.

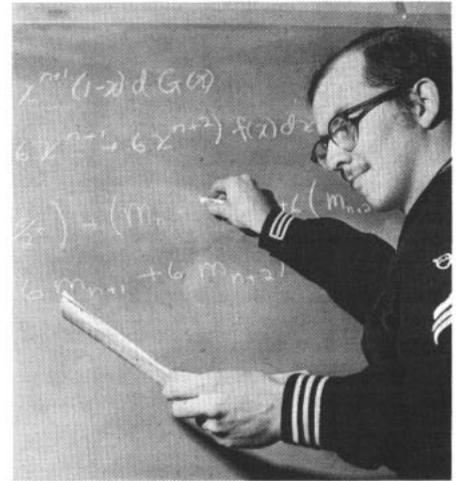
UNDERGRADUATE EDUCATION

There are several undergraduate programs available to commissioned officers. Details concerning these programs, eligibility requirements and application procedures can be found in Article 6630100 of the BuPers Manual. (See also the chart beginning on page 34.)

STAFF CORPS SCHOOLS

NAVAL SCHOOLS for the training of Supply Corps officers are: Navy Supply Corps School, Athens, Ga., and Naval School, Transportation Management, Oakland, Calif.

Courses for newly commissioned Civil Engineer Corps officers are conducted at the Naval School, CEC Officers, located at Port Hueneme, Calif.



Courses for Chaplain Corps officers are conducted at the Naval Chaplain School, Newport, R. I.

Courses for JAG Corps officers are conducted at the Naval Justice School, Newport, R. I.

U. S. NAVAL POSTGRADUATE SCHOOL

THE U. S. Naval Postgraduate School at Monterey, Calif., provides graduate level education in technical and nontechnical areas.

The curricula available, conditions of eligibility and other pertinent data are published annually in Bureau directives. Detailed information is given in the annual *Postgraduate School Catalog*.

Available courses, which include a variety of professional, technical and nontechnical subjects, include: Advanced Science, Aeronautical Engineering, Communications Engineering, Engineering Electronics, Environmental Science, Naval Engineering, Ordnance Engineering, Operations Analysis, Computer Science, Computer Systems Management, Weapons Systems Management, and Communications Management.

The Naval Postgraduate Program also offers various courses for officers at a number of civilian universities.

POSTGRADUATE SCHOOLS

Naval War College—Courses available at the Naval War College are designed for officers in the more senior grades. The mission of the college is to further an understanding of the fundamentals of warfare, international relations and interservice operations with emphasis on their application to future naval warfare. Courses include: Naval Warfare, Command and Staff, and Reserve Officers Courses.

National War College—Prepares selected personnel of the Armed Forces and other government departments for the exercise of joint high-level policy, command and staff functions, and planning national strategy.

Industrial College of the Armed Forces—Prepares officers of the Armed Forces for important command, staff and planning assignments in the Department of Defense and prepares selected civilians for important industrial mobilization planning assignments in any governmental agency.

Armed Forces Staff College—Trains selected officers of the Armed Forces in joint operations.

Other Service Colleges—Naval officers also attend junior and senior courses offered by other United States services and in several foreign service colleges.

Navy Educational Opportunities

A
Capsule
Report
For
Enlisted
Men
And
Officers

ON-THE-JOB TRAINING—

This highly effective type of training is the oldest method employed by the Navy to promote career development and is offered usually in conjunction with other programs. Commanding officers are instructed to sponsor on-the-job training programs to help those in their command prepare for advancement. As one example, about 26 per cent of all Navymen trained at the Class "A" school level acquire their knowledge by actually learning on the job.

The Chief of Naval Personnel provides manuals, blue books and correspondence courses to assist on-the-job training programs as well as promoting such new training techniques as programmed instruction.

Aboard ships at sea there is some aspect of training going on 24 hours a day. Navy ships spend more than half their time in training functions, and naval personnel—officer and enlisted—are "in training" throughout their Navy careers.

NAVY TRAINING MANUALS

Blue Books, as they are called, help give enlisted men the knowledge they need to work in their pay grade. They are a must for any enlisted man who wants to advance in his rating.

Actually the books come in two colors: Blue for non-aviation ratings and green for aviation types. There are about 100 blue books covering approximately 55 non-aviation ratings and more than 40 green books for men in 18 aviation ratings.

There are also about 35 special training manuals and supplements which cover general subjects of interest to Navymen.

NAVY VOCATIONAL TRAINING SCHOOLS—

These include Class "A," "B," "C," and functional schools. BuPers Class "A" schools provided basic rating training to over 50,000 men in fiscal year 1970 while 18,000 entered OpNav-sponsored aviation "A" schools and 8000 entered the BuMed-sponsored medical "A" schools. Twenty-two BuPers "B" schools trained 3070 career petty officers in advanced rating subjects during fiscal year 1970. The Class "C" schools provide specialized training on particular equipments for a rating or in a skill not required of everyone in a rating and which may be common to two or more ratings. In 1970, 51,498 enlisted personnel entered the 68 BuPers "C" schools.

Functional schools provide training in a group or team situation and in performance of specialized tasks or functions which are not normal to rating training and, additionally, on weapons and equipment of new or advanced design. Nuclear Power School, Vallejo, is one of 12 BuPers functional schools. They have a combined enlisted input of over 30,315 annually.

The 20 Fleet training centers and activities commanded and supported by BuPers provide precommissioning, refresher, and team training to some 281,821 enlisted personnel annually.

Some 62,259 Regular and Reserve officers also receive instruction in Fleet and functional schools each year.

DURING THE PAST year, there were well over half a million enrollments in various types of formal Navy schooling and training programs. Enlisted men accounted for four-fifths of these enrollments with officers accounting for the remainder.

It is estimated that over 90 per cent of all naval personnel ashore and afloat were involved—in the past year—in some form of self-study courses.

In the sea service, on-the-job training approaches 100 per cent participation—an essential requirement for specialized personnel in the electronic, supersonic and nucleonic Navy.

The response on the part of officers and enlisted men to the Navy's educational program serves to point up the Navy's long-range educational objectives.

These are the Navy's continuing goals in education:

- That all Navy enlisted personnel entering the Navy without a secondary school education have the opportunity to earn at least a high school diploma or equivalent.

- That all career-designated, career-motivated enlisted personnel who are qualified to pursue an advanced educational program have the opportunity to continue their formal education leading toward an associate degree.

- That all commissioned officers have an opportunity to earn a baccalaureate degree, and further, that personnel demonstrating the qualifications have an opportunity to work on advanced, graduate programs commensurate with their military duty assignments.

STAR (Selective Training and Reenlistment)—Program is designed to encourage greater numbers of qualified enlisted personnel to become career petty officers early in their first enlistment through a program of career designation. The incentives in the STAR Program are available to qualified personnel in all ratings.

Those who meet the requirements place themselves in line for a Navy school, a bonus, and possibly automatic advancement.

Candidates should have demonstrated career potential, have completed between two and four years of continuous naval service, and agree to reenlist for six years in the Regular Navy. BuPers Manual, Art. 1060020.

SCORE (Selective Conversion and Reenlistment)—Program is good news for men wishing to replan their Navy vocational careers by converting to a rate on the "Open Rates" list.

SCORE is available to members in pay grades E-3 through E-5. The program requires candidates to meet the Class "A" school requirements and to have been on active duty between two and 10 years.

In return for a six-year contract, the SCORE reenlistee is offered "A" school, change of rate, "B" or "C" school, and possible automatic advancement, reenlistment bonus and proficiency pay. BuPers Manual, Art. 1060010.

NAVY CORRESPONDENCE COURSES

—These cover nearly all the technical and professional subjects needed by officers and enlisted men to advance their professional knowledge on a self-study basis.

Navy correspondence courses are not only checked out, they are usually completed. The Navy, by far, has a higher completion rate for its courses than any of the other services and courses conducted by institutions in the civilian community.

The U. S. Naval Correspondence Course Center, Scotia, N. Y., is the program's main administrative activity. The List of Training Manuals and Correspondence Courses (NavPers 10061 series) contains complete information on courses available and how to order them.

Currently there are 200 Navy correspondence courses for enlisted personnel, and 102 for officers.

EVALUATION OF SERVICE EXPERIENCE

—Navy personnel who complete certain formal school training may be able to obtain academic credit at a civilian college or university for such training.

Each educational institution determines, on an individual basis, the amount of credit which it will award upon enrollment. Institutional policy and the individual's course of study are factors in the school's decision.

A Navyman or veteran who is seeking credit for his military experiences should consult the appropriate official of the school to which he is seeking admission. The civilian school may accept or reject the "credit recommendations" which are provided by the Commission on Accreditation of Service Experiences (CASE). The school officials can also consult directly with CASE on any matters of accreditation.

CASE provides "credit recommendations" only to school officials, not individuals or to military commands. Inquiries on credit must always be addressed to a particular civilian school. The Navy will forward, upon request, records of training to a designated school.

NESEP (Navy Enlisted Scientific Education Program)

—Provides up to four years of fully subsidized college education and a baccalaureate degree in specified areas of engineering, science or mathematics at one of 21 participating universities across the country. Petty officers selected to become NESEP Officer Candidates receive full pay, allowances and benefits while at school, attend a special officer preparation course at the Naval Officer Training Center, Newport, between junior and senior academic years, and are commissioned in the Regular Navy upon graduation from a university.

Applicants must be E-4 or above on active duty, male or female, U. S. citizens, high school graduates or equivalent, GCT/ARI 115 or above, physically qualified, not older than 24 years. Further eligibility requirements, details on program and application procedures in BuPers Manual, Art. 1020350.

NROTC—The Naval Reserve Officers Training Corps supplements the U. S. Naval Academy in training Regular Navy Officers. This program, known as the Navy-Marine Scholarship Program, provides a paid four-year college education at one of more than 50 colleges and universities, plus a Navy commission. There is also an NROTC college program (which does not pay for tuition or basic educational costs) leading to a commission in the Naval Reserve.

Candidates must be high school graduates between 17 and 21 years of age who are willing to spend four years in the training program.

Appointments are made on the basis of a competitive examination and education is fully subsidized. Reserves on active duty and civilians may apply for the program. Active-duty Navy men are eligible to compete but must do so through their home state since there is no quota for selection of active duty personnel.

Scholarship NROTC students are appointed midshipmen in the U. S. Naval Reserve until graduation, when they are commissioned in the Regular Navy.

USAFI—The United States Armed Forces Institute offers military personnel academic and testing programs ranging from pre-high school through college level.

The USAFI academic programs provide a wide choice of courses in business, English, literature, foreign languages, mathematics, science, social studies, and occupational subjects. These courses may be taken by class instruction (no fee) or by independent study. The independent study (correspondence) course fee is \$10.00; however, for each course successfully completed, a free enrollment certificate is issued for another course. Courses are also available through USAFI from a number of accredited colleges and universities and are offered to military personnel at reduced rates.

USAFI also provides Tests of General Educational Development (GED) and the General Examinations of the College Level Examination Program (CLEP) at no cost to military personnel. The GED tests are used to obtain high school equivalency certificates or diplomas. Many colleges and universities will award academic credit for successful completion of the CLEP.

The Command Educational Services Officer has copies of the USAFI catalogs which describe the more than 6000 courses available as well as the tests.

USAFI also offers graduate courses in cooperation with certain educational institutions (see text).

NAVAL PREPARATORY SCHOOLS

—These schools provide concentrated pre-college academic education for selected active-duty Navy men to prepare them for entrance to the Naval Academy and/or Navy Enlisted Scientific Education Program colleges. The preparatory courses are nine months for the Naval Academy candidates and 10 weeks for the NESEP appointees. Naval Academy candidates and those NESEP appointees from East Coast ships and stations are usually enrolled in the Naval Preparatory School, Bainbridge, Md. NESEP appointees from West Coast ships and stations receive their preparatory instruction at the Naval Training Center, San Diego, Calif.

U. S. NAVAL ACADEMY

The Secretary of the Navy may annually appoint 85 enlisted members of the Regular Navy and Regular Marine Corps to the Naval Academy. An additional quota of 85 is authorized for enlisted members of the Naval Reserve or Marine Corps Reserve (including those on inactive duty). A candidate must be a male citizen of the United States, of good moral character, at least 17 years of age and not yet 22 by 1 July of the year of entrance, unmarried and not previously married, an enlisted member of the naval service by 1 July of the year prior to desired entrance to the Academy, must have attained a combined Navy GCT/ARI score of at least 120 or a Marine Corps aptitude area score of 120 computed by dividing the sum of the VE, AR, and PA scores by three, and have a recommendation from his commanding officer.

Navy and Marine Corps enlisted personnel, both Regular and Reserve, may also make application to attend the Naval Academy Preparatory School. This school is approximately nine months in duration and provides intensive instruction in preparation for the academic, military, and physical training curricula at the Naval Academy.

Selections for both direct appointment to the Naval Academy and enrollment in the Naval Academy Preparatory School/Naval Academy Program are made each spring; therefore, interested personnel should apply through their commanding officer early in the year. Sons of career Naval and Marine Corps personnel are also encouraged to apply for admittance to the Academy through a Presidential nomination, and all interested personnel are eligible to make application through their Congressional sources. The Naval Academy Catalog, which is issued annually, is the basic reference document for admissions requirements and sources of nomination. For further details, see BuPers Notice 1531 (8 Sep 1971) and BuPers Inst 1531.7.

NENEP AND NEDEP — The Navy Enlisted Nursing Education Program and the Navy Enlisted Dietetic Education Program offer college training leading to a Navy commission in these fields for eligible enlisted personnel. Other educational opportunities and scholarships in the medical and dental fields are also available. See pages 41 through 43.

ADCOP (Associate Degree Completion Program)—Gives qualified career-designated enlisted Navymen, in all ratings, an opportunity to obtain an associate degree.

Academic work is taken at approved civilian institutions and is completely financed by the Navy except for room and board, for which participating Navymen receive a subsistence allowance. Participants, in addition, receive full active duty pay and allowances while attending school, thus enabling them to maintain household and family living expenses during this period.

ADCOP is aimed at providing Navymen with a better appreciation of the quality of American life as well as increasing their value to the Navy and improving their chances for advancement.

Since initiation in FY 67, with a student input of 75 members, ADCOP has continually expanded, and is programmed to provide a maximum of 1500 students in FY 73. Eligibility criteria may be found in BuPers Manual, Art. 6630200.

OCS (Officer Candidate School)—is the largest single source of officer personnel in the U.S. Navy. It offers a Naval Reserve commission to college graduates following a 19-week concentrated indoctrination course at Newport, R.I. While they are students, the candidates receive the pay of an E-5 (unless previously on active duty in a higher pay status) and incur an active duty obligation of three or four years after they are commissioned.

This program is a major source of Naval Reserve Officers, most of whom receive commissions in the unrestricted line, although some are commissioned in the restricted line and staff corps.

PACE (Program for Afloat College Education) — Originated for crews of FBM submarines as the Polaris University Program, it has since been expanded to surface ships to provide opportunities to earn college credits.

While the PACE Catalog consists of 40 college-level courses, additional courses of interest may be requested from the participating universities or colleges. PACE courses are presented through a combination of lectures while the ship is in port and the viewing of additional lectures on films while the ship is deployed. Final examinations are usually conducted upon the ship's return from deployment. In some instances, instructors are invited to accompany the ship and to conduct courses during deployment. Navy personnel are eligible to participate in the program if they have completed high school and if they meet the course prerequisites and other school entrance requirements.

The five participating educational institutions — Harvard University, Jacksonville University, San Diego State College, University of Hawaii, and University of South Carolina — award either extension or resident undergraduate college credit for the successful completion of each PACE course.

AOC-PILOT TRAINING—The Aviation Officer Candidate program offers pilot training to college graduates between 19 and 26 years of age who have four and one-half years of obligated service. Enlisted personnel on active duty who meet the requirements may apply for this program.

Aviation officer candidates are also selected from civil life and paid at the E-5 rate. Students are commissioned upon completion of flight training.

There is also an NFOC Program which trains navigators, bombardiers and other air officers who are not pilots. These men who participate in part of the training available through AOC are provided specific indoctrination in their specialty at aviation ground school.

The last classes in the NavCad Program (for non-college applicants for aviation training) have recently been graduated and that program has been closed.

UNDERGRADUATE EDUCATION PROGRAM — For the purpose of raising the educational level of certain naval officers who do not hold a baccalaureate degree.

Candidates considered for this program are Warrant and Limited Duty officers, unrestricted line and Supply Corps officers who have not failed of selection. Candidates must also possess the required academic prerequisites.

Officers who wish to be considered for this program should so indicate on their preference card. Applications for undergraduate education may also be addressed to the Chief of Naval Personnel (Pers-C312), Navy Department, WASHINGTON, D.C. 20370. Those who are selected are sent to the Naval Postgraduate School at Monterey. Officers who successfully complete their studies graduate with a BS or BA degree.

For further details see BuPers Manual, Art. 6630100.

WHITE HOUSE FELLOWS PROGRAM

—was established in 1964 to provide gifted and highly motivated young Americans with some firsthand experience in the process of governing the nation and a sense of personal involvement in the leadership of the society for a period of one year. Past assignments have included special assignments with the White House Staff, with the Vice President, and with each of 12 cabinet officers. In addition to their duties as special assistants, White House Fellows will participate in an orientation educational program conducted by the President's Commission and White House Fellows Staff. Selection will be limited to career motivated military personnel who:

- (1) Have demonstrated unusual ability, high moral character, outstanding motivation, and a broad capacity for leadership;
- (2) Show exceptional promise of future development; and
- (3) Are dedicated to the institutions of the United States.

Naval personnel who are interested must request permission to compete from the Chief of Naval Personnel prior to applying.

For further details see the latest BuPers Notice 1560 or write to the Chairman, Commission on White House Fellows, The White House, Washington, D.C. 20500.

OFF-DUTY TUITION ASSISTANCE PROGRAM

—This program provides payment of 75 per cent of the tuition expenses of both regular Navy personnel and Naval Reservists on continuous active duty. The objective of the program is to encourage eligible personnel to earn academic credit toward college degrees, undergraduate and graduate, on a voluntary off-duty basis.

Tuition assistance is provided for attendance only at Navy approved educational institutions which are listed in the current edition of the U.S. Office of Education publication, Education Directory—Higher Education. All courses must be taken for academic credit, either quarter or semester hours. The maximum individual program that the Navy will support is seven quarter-hours in any quarter term or seven semester hours in any semester. The applicant is responsible for all additional costs such as registration and laboratory fees, textbooks, and other instructional materials.

Enlisted personnel receiving tuition assistance incur no service obligation. Commissioned officers, however, must agree to remain on active duty for two years after completion of the courses for which assistance is given.

Tuition assistance is approved when the applicant receives his contract. See your command Educational Services Officer.

PROFESSIONAL DEVELOPMENT PROGRAM

—permits selected officers to accept cooperative research assignments with corporations, foundations, educational institutions, or governmental agencies. Selectees may spend up to one year in independent research and study for professional development, at full pay and allowances, in areas mutually beneficial to the officer and the Navy.

The purpose of the program is to allow outstanding career naval officers an opportunity to take six months to a year to work on a special project. This special project could be to finish a thesis, to examine the inner workings of another government agency, or to observe the up-to-date techniques of a large corporate business. These are just examples. There is no limit as to what may be done except that it must be mutually beneficial to the officer and the Navy.

For further details see BuPers Notice 1520 (1 Dec 1970).

OFFICERS' DEGREE COMPLETION PROGRAM

—Gives officers who need a year or less to complete residency work on a bachelor's degree an opportunity to do so. The Navy gives the participating officers time off from their official duties to devote full time to academic study at an approved civilian college or university while receiving full active duty pay and allowances.

Although officers enrolled under this program remain on the Navy payroll, the expenses incident to their education come out of their own pocket unless they take advantage of the GI Bill or similar programs.

Students must make their own arrangements, however, if they wish to receive educational financial aid from the government.

Officers who participate in this program obligate themselves for two years of service for one year of education.

For further details see BuPers Manual, Art. 6630100.

INSTRUCTOR HIRE PROGRAM

—Provides funds to employ qualified civilian teachers to conduct classes in courses organized to satisfy individual or command interests. Such classes provide instruction in languages or in high school, college, and vocational subjects. Class instruction materials are usually provided by the United States Armed Forces Institute (USAFI) on a loan basis upon request from the commanding officer.

Classes may be organized under the Instructor Hire Program if a minimum number of 10 military personnel are enrolled. The maximum amount of funds that may be allocated for each class is \$500. The hourly rate paid to instructors depends upon the prevailing local rate of pay for the level of instruction. When attendance falls below five members on three consecutive class days, the class must be discontinued. The primary purpose of instruction under this program is to provide a means of self-improvement rather than for academic credit.

Class rosters, indicating class enrollment and attendance, are required to be maintained for each class organized under the program.

EXCESS LEAVE PROGRAM

(LAW)—allows selected Regular Navy officers, Naval Academy and Regular NROTC midshipmen to take extended leave of absence without pay for the purpose of obtaining law degrees. Education under this program will be at no expense to the Navy. Selected candidates must bear all expenses involved in attending law school.

Officers in this program may be considered as being on active service and eligible for all benefits as appropriate with the exception of pay and allowances. An officer must have a conditional letter of acceptance from a law school approved by the American Bar Association before applying for the program. Excess leave will be granted for a maximum of three consecutive calendar years to enable the officer to obtain a law degree and to be admitted to the bar. Candidates in an excess leave status will remain on the lineal list and will become eligible for selection for promotion and will enter promotion zones under the same conditions as they would if not in an excess leave status.

For further details see BuPers Inst. 1520.99 series.

NAVY POSTGRADUATE EDUCATION PROGRAM

—offers an opportunity for qualified officer personnel to receive specialized education leading to an MA, MS or Ph.D. at the Naval Postgraduate School, Monterey, Calif., or certain selected civilian colleges or universities.

Officers who request postgraduate studies on their preferences card are made available by their detailee for consideration by the Postgraduate Board which meets each August.

Applicants who are chosen for postgraduate education study subjects which are required for assignment to designated billets. Students usually require one or two years to complete their work at the school, although some are retained beyond that time for advanced study. Officers participating in this program must agree to remain on active duty for a period of four years, or three times the duration of the education, whichever is less.

THE NAVAL WAR COLLEGE AND OTHER ARMED FORCES COLLEGES

—The Naval War College at Newport, R. I., is the oldest of its kind in the United States, having been founded in 1884. Together with the other U. S. Armed Forces Colleges, it offers advanced military courses to junior and senior officers. Officers with at least seven years of commissioned service are chosen for the Naval War College by selection board on basis of performance.

In addition to the Naval War College, there are the following Armed Forces Colleges in the United States: The Armed Forces Staff College at Norfolk, Va.; The Industrial College of the Armed Forces, the National War College and the Inter-American Defense College, all at Fort McNair, Washington, D.C.; The Marine Corps and General Staff College at Quantico, Va.; The Army War College at Carlisle Barracks, Pa.; The Army Command and General Staff College at Fort Leavenworth, Kans.; the Air War College and the Air Command and Staff College, both at Maxwell AFB, Montgomery, Ala.

NAVY LIBRARIES

— There are more than 1100 Navy general libraries of which over 700 are aboard ship. Contained in these libraries are well over two million books, most of them distributed through the Library Services Department of the Naval Training Support Command.

This wide range of reading material, from the classics to current best sellers both nonfiction and fiction, affords a continuing opportunity for interested Navy-men to enjoy their leisure time and to put it to good use.

Ship libraries range in size from those aboard fleet ocean tugs (ATF) with approximately 150 books (hard cover and paperback) to carrier libraries of 8000 to 12,000 books. Shore libraries exhibit equal variation in size with the average collection consisting of about 15,000 books.

The popularity of the seagoing libraries is attested by the constant circulation of their books.

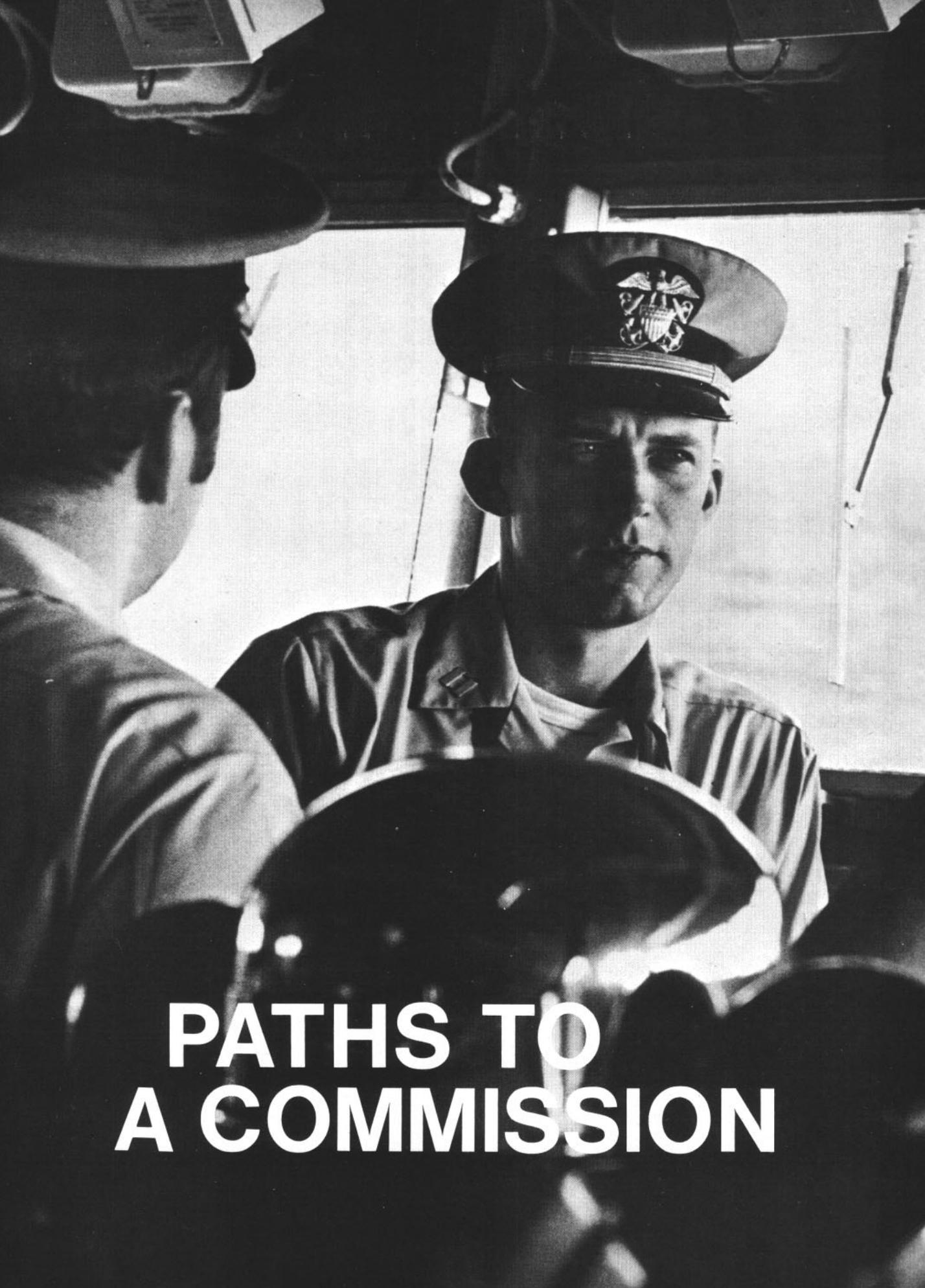
SCHOLARSHIPS — Selected naval personnel, officer and enlisted, may accept fellowships, scholarships or grants in order to attend an accredited civilian educational institution. Eligible donors of these fellowships, scholarships or grants will consist of tax-exempt corporations, foundations, funds or educational institutions organized and operated primarily for scientific, literary or educational purposes.

Interested personnel must request permission to compete from the Chief of Naval Personnel (Pers-C312). Successful candidates are ordered to the university where the study is to be undertaken in an active duty status. The scholarship must cover all educational expenses but cannot operate to give the recipient a financial advantage. The student will receive his normal pay and allowances for the period of the scholarship. The minimum service requirement is three times the period of education received. Procedures for application are contained in SecNav Inst. 1500.4 series.

GI BILL BENEFITS—Under the Veterans Readjustment Benefits Act of 1966, VA educational benefits are available to Navy-men for high school, college, and vocational training.

In-service Navy-men who desire to use GI Bill benefits must have been on continuous active duty for at least 181 days. Each eligible person is entitled to VA educational assistance for a period of one and one-half months for each month of service on active duty after 31 Jan 1955, but not to exceed 36 months.

Financial assistance for servicemen on active duty is prorated, depending upon whether or not the student undertakes part-time or full-time courses. However, under the Predischarge Education Program (PREP), servicemen who lack a high school diploma or require certain remedial, refresher or deficiency training may undertake such training without charge against entitlement to GI Bill benefits earned through their military service. VA application forms are available from the command Educational Services Officer.



PATHS TO A COMMISSION



How to Earn a Commission

IF YOU WANT THE ADDED RESPONSIBILITY and respect that go with a career as a naval officer, there are many programs for enlisted Navymen and Marines that lead to commissions. Several will give you the chance to earn a college degree and a commission at the same time. Among them are the United States Naval Academy (USNA), the Naval Reserve Officers' Training Corps (NROTC), the Navy Enlisted Scientific Education Program (NESEP), the Navy Enlisted Nursing Education Program (NENEP) and the Navy Enlisted Dietetic Education Program (NEDEP). Other programs open to enlisted men and women without college degrees include the Warrant Officer and Limited Duty Officer Programs and inservice officer procurement programs for Medical Service Corps enlisted personnel.

If you're a college graduate on active duty, you may be eligible to earn a commission through one of the following programs: Officer Candidate School (OCS), Nuclear Propulsion Officer Candidate-Submarine (NUPOC-s), Officer Candidate (Women), Aviation Officer Candidate (AOC) and Naval Flight Officer Candidate (NFOC). In addition, there's a special Navy JAG Corps program for law school graduates, and two scholarship programs for Navy men and women who have been accepted for study at medical, osteopathic and dental schools.

NAVAL ACADEMY

THE NAVAL ACADEMY at Annapolis provides four years of college study leading to a Bachelor of Science degree and a commission in the Regular Navy or Marine Corps. As an enlisted Navyman or Marine, you may compete for one of the 170 appointments—85 for Regulars; 85 for Reservists—that the Secretary of the Navy may make each year.

You may also qualify for a Congressional or Presidential nomination. Presidential appointments are limited to the sons of officers and enlisted men, Regular or Reserve, who are on active duty (other than for training) and who have served on continuous active duty for the last eight years; or who are retired (or died while retired) with pay or granted retired or retainer pay. Sons of Reservists who retire at age 60 are not eligible for these appointments. There may also be 40 midshipmen at the Academy at any one time who are the sons of servicemen who died of injuries received or diseases contracted (or aggravated)

while on active duty. The sons of servicemen 100 per cent disabled as a result of such injuries or diseases are also eligible.

For both Regulars and Reservists, there are now two paths to Annapolis. You may apply to attend the Naval Academy Preparatory School (NAPS) at Bainbridge, Md., or you may apply for direct nomination to the Academy itself. If you have an excellent academic record and believe you are fully capable of college level work, you may wish to apply for direct nomination. On the other hand, attendance at Preparatory School will greatly increase your chances of winning an Academy appointment and will help prepare you for the academic, military and physical rigors of a midshipman's life.

YEARLY APPLICATION DEADLINE for direct nominations for Reservists and Regulars is 31 January. Reservists must be on active duty, or members of drill units, to compete for SecNav appointments.

To qualify for direct nomination, you must be a male U. S. citizen; at least 17 and not yet 22 as of 1 July of the year admitted; single and never have been married; in excellent physical condition; of good moral character and strongly motivated toward a naval career. You must have enlisted by 1 July of the year before admitted; have a combined GCT/ARI score of at least 120 (no waivers); and be a high school graduate or equivalent by 1 July of the year admitted. Your high school program must have included at least 15 acceptable units of college preparatory subjects, with grades indicating college capability. (An "acceptable unit" is a year's study with grade "C" or better.) Standing in the top 40 per cent of your class is normally required. While the Academy does not have rigid entrance requirements, it strongly urges prospective candidates (whom you will be competing against) to include four years of mathematics, four years of English, two years of a modern foreign language, one year of physics and one year of chemistry in their high school programs. In addition, all candidates are required to take the College Entrance Examination Board tests or the American College Tests (ACT).

IF YOUR ACADEMIC PREPARATION doesn't come up to these standards, consider the Naval Academy Preparatory School. Yearly deadline is 30 May for applications from Regulars; Reservists should submit their applications to their COs for forwarding by 15 May. Recruits, Navy men at service schools, and Reservists who enlisted between 1 May and 30 June of the year they seek admission, have until 15 July to submit their applications.

To qualify, you must meet the broad eligibility requirements outlined above for the Academy itself, with the following modifications. You must be between 17 and 20, as of 1 July of the year admitted, and you should have completed at least 15 acceptable units of high school study, including at least three years of English, two years of mathematics and one year of chemistry or physics. However, up to four of these 15 units may be earned at Preparatory School

itself, so you might well be accepted with as few as 11 units of "A"s and "B"s. The NAPS academic year runs from August through May for candidates seeking admission to the Academy the following June.

NROTC

THE NROTC Scholarship Program trains well qualified students for careers as naval officers, while they are attending civilian universities of their choice. All tuition, fees, uniforms and books are furnished by the Navy, and midshipmen receive \$50 a month subsistence allowance during the four years they attend college.

The NROTC program is available primarily to recent high school graduates, but enlisted Navy men on active duty may also apply. Application deadline is 1 December of the year before you plan to enter college. If you are a high school graduate, a male U. S. citizen, and at least 17 but not yet 21 as of 30 June of the year you begin college, you may be eligible to compete.

By 31 December of the year before you plan to begin college, you must take either the Scholastic Aptitude Test (SAT) of the College Entrance Examination Board, Princeton, N.J., or the American College Test (ACT) of the American College Testing Program, Iowa City, Iowa. Both are standard exams administered at thousands of locations every year, including some naval shore activities. Those who qualify on these tests are scheduled for medical examinations and interviews; final selections are announced the following spring.

NESEP

NAVY MEN AND WOMEN accepted for the Navy Enlisted Scientific Education Program receive up to four years of uninterrupted education at one of the 21 civilian universities participating in the program. After completing all requirements, including 10 weeks of Officer Candidate School during the summer before their senior year, they receive baccalaureate degrees in one of 18 major fields in science, mathematics or engineering, and are commissioned ensigns in the Regular Navy.

Deadline for applications is 1 October of the year before you wish to enter college. To be eligible, you must be no older than 24 on 1 July of the year in which selected; have been on active duty for at least one year by 31 December of the year you apply; be serving as a 3rd class petty officer or above; be a high school graduate or have completed three years of high school and have a GED equivalency certificate with a grade of at least 75th percentile in all test areas; have a combined GCT/ARI score of at least 115; and be a U. S. citizen with a clean disciplinary record and in good physical condition. If you already have some college credits, a waiver of the upper age limit may be granted on the basis of one year for every year of transferable college credit.

If you meet these standards, and win your CO's recommendation, you'll have a chance to take the

NESEP screening exam given Navywide on the second Monday in November. A selection board will consider these test scores and other criteria in making provisional selections the following spring; candidates are then further screened through the Scholastic Aptitude Test.

If you make it this far, you'll receive orders to prep school in early June, where you'll attend a nine-week refresher course in mathematics, physics and English. During this period you'll also be interviewed and assigned to a major field of study and a specific university, where you'll begin classes that fall. After completing their B.S. degree and accepting their commissions a few NESEP graduates with exceptional records have been allowed to go to advanced study.

PROJECT BOOST

THIS PROGRAM OPENS UP opportunities for careers as naval officers to enlisted Navymen from minority groups who have demonstrated their leadership potential, but whose academic backgrounds may be inadequate. Project BOOST (Broadened Opportunity for Officer Selection and Training) provides tailored programs of instruction of up to two years, aimed at correcting individual academic deficiencies, preparatory to competing for the Naval Academy, NROTC scholarships or NESEP.

Project BOOST is conducted at Service Schools Command, San Diego. Your application should reach CHNAVPERS no later than 15 May of the year you'd like to begin the program; if selected, you can expect orders for classes beginning about 15 August.

Candidates must be on active duty in the Regular Navy or Naval Reserve, except that highly motivated civilians who are accepted will be enlisted and ordered to preparatory school after completing recruit training. To be eligible for Project BOOST, you must be a single male U. S. citizen; between the ages of 17 and 21 as of 1 July of the year admitted; in excellent physical condition; and have a clean record and meet high standards of character and personal conduct. A high school diploma is desirable but not absolutely necessary. Your CO will verify that you are eligible, not only for BOOST, but also for at least one of the three output programs. (See above.) If selected, you'll have a chance to meet the academic requirements for USNA, NROTC or NESEP while in preparatory school.

NENEP

THE NAVY ENLISTED NURSING EDUCATION PROGRAM is a three- or four-year nursing program in a university chosen by BuMed, leading to a baccalaureate degree in nursing and a commission in the Nurse Corps, Naval Reserve. Applicants must be U. S. citizens serving on active duty in pay grade E-4 or above, as of 1 October of the year they apply; must be serving in the Hospital Corps ratings (either Group X or XI); must not have reached their 24th birthday by 1 July of the year they apply; must be high school graduates with grade averages of at least "B", and must

have GCT/ARI scores of at least 118. Female applicants must be unmarried and must not have dependents under 18. Applications should be submitted after 1 July, but in time to reach CHNAVPERS no later than 1 October.

NEDEP

THE NAVY ENLISTED DIETETIC EDUCATION PROGRAM offers up to three years of college, a baccalaureate degree in medical dietetics, and a commission in the Medical Service Corps to selected Navy men and women. Length of the course depends upon the applicant's previous college work and study is pursued at a university selected by the Bureau of Medicine and Surgery.

To be eligible, you must have completed one year of active duty and be serving on active duty, in any rating or pay grade, as of 1 July of the year you submit your application. You must not have reached your 24th birthday, as of 1 July of that year; female applicants must be unmarried and must not have dependents under 18 years of age. You must also be a U. S. citizen; have a combined GCT/ARI score of at least 118; be a high school graduate; and have completed at least 32 semester credits, or 48 quarter credits, of college work with a grade average of at least "C+". This college work must include at least six semester hours in English, six in chemistry, three in mathematics and three in biology.

Applicants should submit letter applications after 1 October, but in time to reach CHNAVPERS no later than 1 January of the year they wish to begin the program.

WARRANT OFFICER AND LDO

THE PATH TO WARRANT and limited duty officer status is open to enlisted Navy men and women without college degrees, who serve in technical fields indicated by their enlisted ratings. Enlisted Navy men and women serving in pay grades E-6 through E-9, including Naval Reservists on active duty and in the TAR Program, are eligible to apply for appointments to warrant officer (W-1).

In addition to being U. S. citizens and holders of high school diplomas or GED equivalency certificates, applicants must have completed at least six years of active service, computed to 1 July of the year they apply. First class petty officers must have one year's time in grade, must have completed all practical factors and training courses required for advancement to chief petty officer, and must have passed the CPO exam.

Age requirements for appointment to warrant officer are as follows: 1st class petty officers must be at least 23, but must not have reached their 33rd birthdays; chief petty officers must not have reached their 35th birthdays; senior chief petty officers must not have reached their 37th birthdays; and master chief petty officers must not have reached their 39th birthdays.

Appointments to limited duty officer status are lim-

ited to commissioned chief warrant officers serving in grades W-2 and W-3. Initial appointment is to lieutenant (junior grade), USN. Applications should be submitted to reach CHNAVPERS between 1 November and 10 January.

MEDICAL SERVICE CORPS

APPPOINTMENTS are not made to the Medical Service and Dental Service Corps warrant ranks. Instead, senior HMs and DTs who possess the necessary potential, outstanding qualifications and motivation, are encouraged to apply for commissions in the Medical Service Corps. Programs leading to both Regular and Reserve commissions are available to hospital corpsmen and dental technicians in pay grades E-6 through E-9, and to other Navymen with college degrees in medical fields.

FOR COLLEGE GRADUATES

A BASIC REQUIREMENT for the officer procurement programs that follow is possession of a baccalaureate degree from a regionally accredited college or university. In addition, applicants must be U. S. citizens on active duty, physically qualified and of high moral character. Age limits for the different programs vary slightly but, except for NUPOC-S and AOC applicants, all maximum age limits may be adjusted upward on a month-for-month basis, not to exceed 36 months, for every month of active military service.

Applications for these programs may be submitted at any time. Female applicants will take the Women's Officer Qualifying Test (WOQT); male applicants will not be required to take the Officer Qualifying Test (OQT) unless they are at Recruit Training Commands, but they must have GCT scores of at least 63 to qualify.

OFFICER CANDIDATE SCHOOL

THE OCS PROGRAM provides 19 weeks of officer indoctrination training at Newport, R. I. Selected applicants in pay grade E-4 and below are designated officer candidates and advanced to E-5 upon reporting to OCS; those in pay grade E-5 and above are designated officer candidates in their present pay grades. Applicants must be between 19 and 27½ at time of commissioning.

OCS applicants may also apply for special programs and designators other than the unrestricted line. Within the restricted line and staff corps, there are programs leading to designation as an Engineering Duty officer, Supply Corps officer, Civil Engineer Corps officer and Special Duty officer in cryptology, intelligence, meteorology and oceanography. Staff Corps appointees receive additional specialized training after commissioning.

NUPOC-S

AFTER COMPLETING Officer Candidate School, appointees to the Nuclear Propulsion Officer Candidate-Submarine program attend nuclear power

school, a nuclear power training unit and submarine school. Applicants must be between 19 and 26½ at time of commissioning and must have at least one year of college level physics and mathematics, through integral calculus. Those majoring in physics, mathematics or engineering must have "C" averages or better in their technical courses; a "B" average in physics and math courses is required of those who majored in other fields. After initial screening, applicants are ordered to Washington, D.C., for personal interviews.

OFFICER CANDIDATE (WOMEN)

THE OC (W) PROGRAM provides 16 weeks of training at Newport for female officer candidates. Selected applicants are designated officer candidates in their present enlisted pay grade, but not lower than E-2. After the first eight weeks of training, successful candidates are commissioned in the unrestricted line or the Supply Corps. All candidates then receive an additional eight weeks of officer indoctrination training; Supply Corps officers receive further training in their specialties after completing OC (W). Applicants must be between 20 and 27½ at time of commissioning; they may be married but must not be pregnant or have dependents under 18.

AVIATION OFFICER CANDIDATE

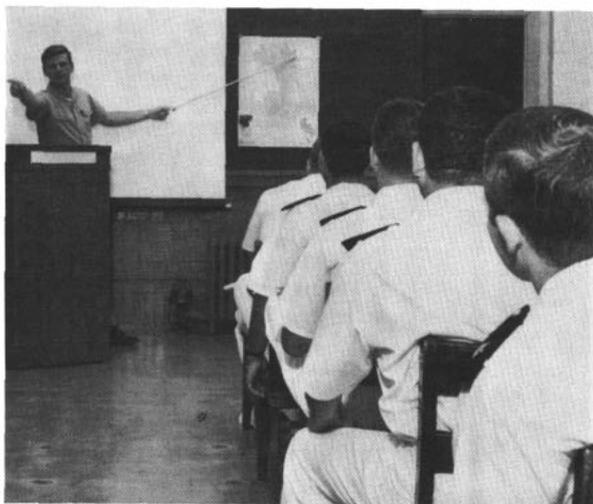
THE AOC PROGRAM provides pilot training for selected applicants, who are temporarily advanced to pay grade E-5 during indoctrination training. After successfully completing 16 weeks of school and primary flight training at Pensacola, candidates are commissioned in the Naval Reserve. After completing an ad-



ditional 11 to 13 months of flight training, they are designated Naval Aviators. They must be between 19 and 26 at the time they submit applications.

NAVAL FLIGHT OFFICER CANDIDATE

THE NFOC PROGRAM provides training leading to final designation as a Naval Flight Officer. After successfully completing 16 weeks of training at Pensacola, candidates are commissioned in the Naval Reserve and receive advanced training in multiengine or jetaircraft. For those who have a special interest in



aerial intelligence, a specialized curriculum, known as NAOC-AI, leads to designation as an Air Intelligence Officer. Candidates for either program must be between 19 and 27½ at time of commissioning.

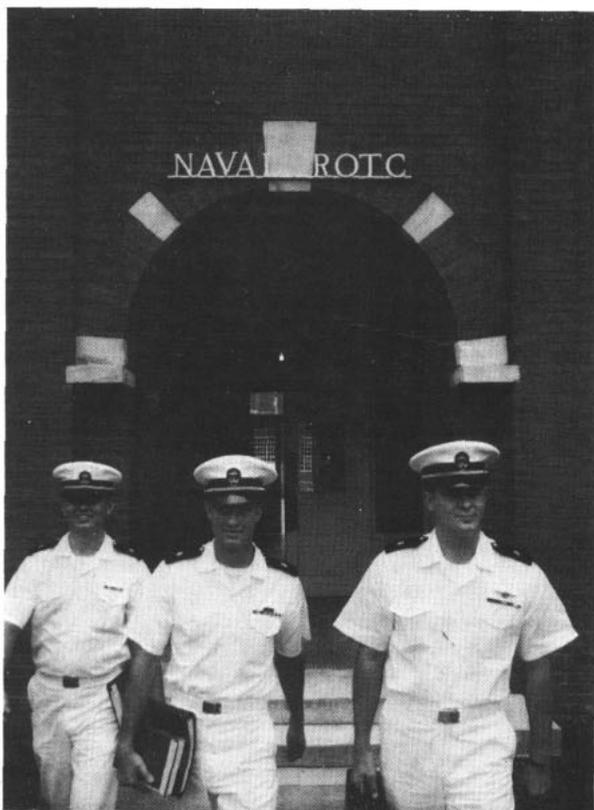
NAVY JAG CORPS

TO QUALIFY FOR THIS PROGRAM, you must be between 21 and 40, have graduated from an accredited law school, and be a member of the bar. If selected, you'll be appointed a lieutenant and receive training at Officer Candidate School and the Naval Justice School.

MEDICAL AND DENTAL SCHOLARSHIPS

THE NAVY PROVIDES full scholarships for selected applicants who have been accepted for the next entering class (or who are already studying) at medical schools accredited by the American Medical Association, schools of osteopathy approved by the American Osteopathic Association, or dental schools approved by the American Dental Association. Participants accept appointments as ensign in the Naval Reserve during their course of study.

All enlisted Navymen and women on active duty, and all officers on active duty who have completed two years of active service, are eligible for these scholarship programs, as are inactive Reservists, Marine Corps personnel and qualified civilians. Applications for dental scholarships should reach CHNAVPERS between 1 January and 1 April; deadline for medical and osteopathic scholarship applications is 15 April.



Assignments For Officers

IN THIS ERA of technical sophistication, it's not always easy to find the right man for the right job. That's why the naval officer, in particular, is handpicked for his assignment.

As a naval officer, your duty assignments are based on your professional performance and qualifications, career needs, personal preferences and the needs of the service. Responsibility for satisfying all these criteria is shared by three individuals, or groups of individuals: assignment officers or detailers, placement officers, and you, the officer being assigned.

Both detailers and placement officers work out of the Bureau of Naval Personnel. Each detailer represents a group of naval officers in certain grades or specialty areas. To be effective, the detailer must be familiar with the records of all officers in his detailing group. He may have met only a handful of them personally, but he is thoroughly acquainted with the recorded background of each. From these records the detailer develops a profile for each officer, summarizing educational level, previous duty assignments and professional qualifications—on an individual basis.

In the meantime, the placement officers concern themselves with the needs of each naval command. They keep the detailers informed about which billets are opening up and what specific talents are required to fill them. Using this information, the detailer reviews the officers' profiles and nominates those individuals he considers most suitable for the specific billets in question. If the placement desk concurs, the detailer writes up the orders and sends them on their way to the officer awaiting rotation.

YOUR ROLE in this procedure is to keep your assignment officer (detailer) informed of anything that may help him match your qualifications and desires to the most suitable billet. Whenever there's a change in your duty preferences, family status, educational background and anything else that may affect your next assignment, you should make a conscientious effort to fill out a new Officer Preference and Personal Information Card (NavPers 1303/1) and submit it promptly to the Bureau. From these cards and other contacts such as letters, telephone calls and personal visits, the detailer learns three important things: your personal estimate of your own capabilities, what you believe your career needs are in relation to your particular field, and where you'd like to spend your next tour. All these factors will be weighed in the final choice of your duty assignment.

ALL OFFICER ASSIGNMENTS are based on the needs of the service, the career needs of the officer, and the officer's duty preferences—normally in that order of precedence. Nonetheless, individuals do receive their preferences a large percentage of the time. Circumstances do arise, however, when an officer's request for a specific assignment cannot be granted. The billet may already be filled, or the individual may lack the experience or training required for the billet. Or, finally, he may be needed in another billet which calls for his special talents.

Every effort is made by the BuPers team to ensure that every assignment is compatible with the individual's career needs. In fact, career planning is perhaps the most significant long-range consideration detailers must take into account when selecting a particular officer for an assignment. A poor choice could mean a loss of talent to the Navy, and a serious hindrance to the individual's career.

Listed below is some general information on normal rotation policies, with a more detailed look at the procedures used for assigning surface and aviation junior officers.

SURFACE OFFICERS (11XX)

ASSIGNMENTS for junior line officers are strongly influenced by the need for naval officers qualified at sea. Thus, assignment to sea duty of all newly commissioned code 11XX officers is a practice followed to the greatest extent possible. Exceptions to this rule sometimes occur, owing to the number of officers needed by shore activities, the number of officers on active duty for only two to three years,

and the limited number of USN officers, particularly lieutenants. Many billets assigned to higher grades must be filled with lieutenants (jg) and ensigns.

Junior officers serving initial tours ashore are guaranteed reassignment to sea upon request. Officers with designators 110X should submit requests to BuPers, via their commanding officers, at least 21 months before expiration of obligated service, or should be willing to extend so as to have 18 months' service remaining after reporting to new duty stations.

• **LTJG, ENS (110X)**—If you're commissioned as an 1100 officer, and not ordered initially to submarine or flight training, you should plan on about three to four years of shipboard duty at the outset. This gives you the maximum opportunity to gain experience at sea, and helps you qualify for command at a future date. You normally spend from 18 months to two years on board your first ship.

IN MOST CASES, the initial sea tour for a junior officer is for three years, a period which enables him to attain his watch qualifications, including OOD(F), and develop talent and experience as a division officer. In general, each new ensign is toured into his first duty station for 18 months, at the end of which he will be assigned to another billet. This may be a "fleet-up" to a sub-department head billet in the same ship, reassignment in another ship in the same or a different force, or it could be an "in-country" billet in the Republic of Vietnam. Assignment to the second job is largely determined by the man's performance in the first.

Early assignment to a department head or sub-department head billet is a professional advantage. If you become qualified for such a position of higher responsibility, and a billet vacancy exists, your tour on board your first ship may be extended for an additional year. If no such vacancy exists, you'd probably be reassigned to another ship for two more years.

If you're serving your second tour afloat, you might be ordered to an executive officer's billet in a smaller type ship, or to a staff billet afloat, including assignment as an aide. If you wish to extend your first operational sea duty beyond five years, you may do so, but the importance of professional development ashore—including PG school—will be thoroughly discussed with you by your detailer.

DURING YOUR FIRST TOUR ashore, which is usually a two-year tour, you might be assigned to any one of a number of billets—postgraduate school, a billet at a training activity, duties in bureaus and offices of the Navy Department, and others. Certain postgraduate training may extend your shore tour to three years.

Assignments for Reserve officers during their initial sea tour are handled in essentially the same manner as those for regular officers. Generally speaking, a Reserve officer who wishes to be transferred must have sufficient remaining obligated service to make the transfer economically feasible for the Navy.

FOR ASSIGNMENT OVERSEAS, you must have enough obligated service to complete the prescribed tour

of duty for the area concerned. Any time you have insufficient obligated service for reassignment, you should include in your change of duty request, or indicate on your preference card, an agreement to extend for the required period of active duty if assigned as requested.

Reserve officers who are highly motivated toward a career in the Navy may apply for augmentation into the Regular Navy after having served on active commissioned duty for 12 months. Commanding officers may also recommend waivers for junior officers with high career potential which would permit augmentation after as little as six months' active service.

Officers who extend for sea billets or apply for augmentation are considered as code 1100 officers for assignment purposes. But if you extend for shore duty after completing your initial two-year tour, you would not necessarily be considered "career motivated" since, in most cases, your short time at sea would not allow for sufficient qualifications to compete with your contemporaries for promotion and career assignments.

• **Submarine (11XX)**—If you're below the rank of lieutenant commander and can meet the qualifications, you may request submarine training. Providing you meet the minimum academic standards, you'll be considered for nuclear power training and assignment to nuclear powered submarines. Upon graduation from nuclear and submarine training, you'll be assigned to a sub for two years, then to advanced submarine school for six months, followed by two more years in a submarine prior to shore duty. Duty assignments are selected to suit your preferences, background, qualifications, professional development and Service needs.

• **Nuclear Surface Officer (11XX)**—Officers meeting the minimum academic standards may apply for nuclear training leading to duty aboard the ships of the rapidly expanding nuclear surface fleet. Upon

completion of nuclear power training, you'll normally be assigned to duty for two years aboard a nuclear power surface combatant (CVAN, CLGN, or DLGN). Generally a follow-on, two-year sea tour can be expected either aboard a nuclear or conventional ship, often preceded by assignment to Destroyer School.

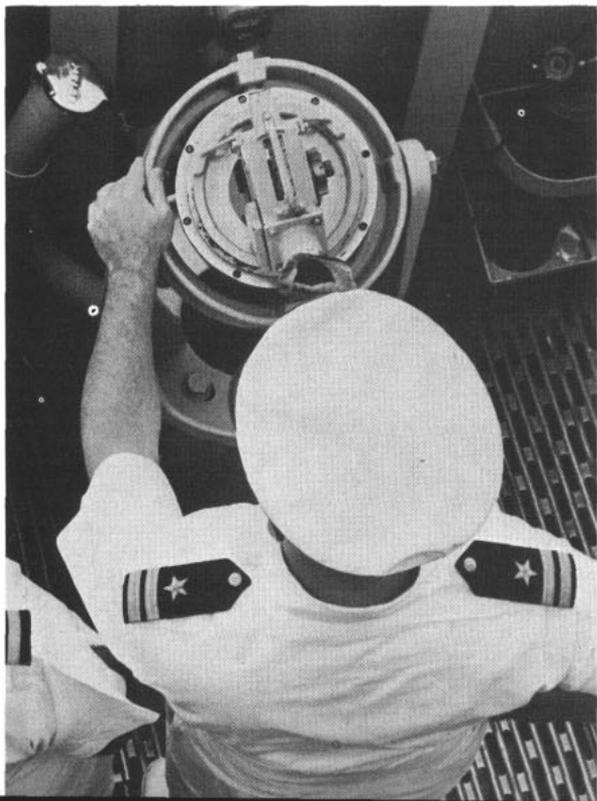
After your second sea tour you can expect to serve two years ashore, often at PG school, prior to assignment as engineer officer or principal assistant in a nuclear ship. Although nuclear training does not limit you to duty involving only the supervision and operation of naval nuclear propulsion plants, it is required for such duties and for future assignment as executive officer or commanding officer of a nuclear ship.

• **Surface Line (6XXX)**—Limited duty officers are assigned to ships and activities for duty in their specialties. The Navy attempts to assign LDOs to primary duties consistent with their technical abilities and experience.

BECAUSE of the shortage of unrestricted line lieutenants, many surface line LDOs are assigned to unrestricted line billets. The prime consideration here is the individual's qualifications. Normal rotation for an LDO is 36 months at sea and 24 months ashore, depending on the officer designator. To support this rotation plan it is sometimes necessary to assign LDOs to billets prescribing grades or designators other than LDO. But as always, the primary emphasis is on finding the most professionally rewarding billet for the officer concerned.

• **Courses of Instruction (11XX-13XX)**—As part of their career planning and if called for by various factors including the needs of your next duty station, LTJGs are ordered to various courses of instruction in Fleet and other schools while en route between duty stations. Since schools convene on specific dates, your availability and the schools' convening dates must be compatible. If you wish to be considered for certain courses of instruction between duty stations, make your desires known on your preference card. It should be noted, however, that the severe shortage of PCS funds often precludes desirable en route schooling.

UPON COMPLETION of flight training, or training for any job you perform as an aviator, you will normally be assigned to a squadron in which your qualifications are required. If you are initially assigned ashore, you may request reassignment to sea. However, special limitations apply to naval aviators and flight officers (131X and 132X designators), because of the limited number of squadron billets. Before they are eligible for transfer, these officers must serve at least 18 months (or regular tours, whichever is shorter) at overseas shore stations; 18 months at CONUS shore stations not requiring lengthy training cycles; and two years at CONUS shore stations requiring training or aircraft qualification. Reassignment to a Fleet squadron requires two to three years of obligated service after reporting date, depending on the type of Fleet squadron to which assigned.





Officer Promotion

THE LAWS AND REGULATIONS pertaining to the promotion of naval officers are the product of much experience and progress. They are designed to meet the needs of the naval service and to provide an equitable opportunity for a full and rewarding naval career for all who cherish the naval profession. These laws assure every individual equal opportunity with his contemporaries and impartial consideration for promotion. The bulk of law pertaining to officers promotion is contained in Title 10, U. S. Code.

PROMOTION CYCLE

THE LEGAL AND ADMINISTRATIVE steps, beginning with the settlement of an officer's eligibility for consideration and ending when a promotion to the next higher grade actually is effected, may be described as a cycle. Within this cycle are three major steps or elements: *Eligibility*, *Selection* and *Promotion*. Each is controlled by various laws, regulations and administrative procedures.

PROMOTION OPPORTUNITY

STRUCTURE OF THE OFFICER corps of the Navy, like that of any operating organization—civil or military—forms a pyramid which rises from its broad base of junior officers to the few flag officers at the top and to the one Chief of Naval Operations. If there is to be a realistic flow of promotion up this pyramid, all who enter at the bottom cannot reach the top, but each officer has the same opportunity as his contemporaries to reach the top grades of his category. While selection opportunity may be derived by analyzing selection board results, promotion opportunity is the product of the interplay of three factors (called the "3 P's"):

- The *prescribed number*, which is the number of officers of a particular category which shall be maintained in a grade or combination of grades;
- The *promotion flow point*, which is defined as the planned number of fiscal years of commissioned service which accrue to an officer before being promoted in due course to the next higher grade; and
- The *promotion percentage*, which is a percentage description of the number of officers authorized to be selected divided by the number of officers in the promotion zone. These three factors are interrelated and cannot be divorced. A change in one will force a change in at least one of the others.

PRESCRIBED NUMBER

AS PRESCRIBED BY LAW, the Secretary of the Navy, at least once a year, establishes the numbers of line officers not restricted in the performance of duty and limited duty officers of the line combined, who

may be serving in each of the various grades. Numbers are also prescribed for flag grade for restricted line officers and staff corps officers and for the combined grades of lieutenant commander, commander and captain in the restricted line categories.

Vacancies occur whenever and to the extent that the actual number of officers in a grade or combination of grades falls below the prescribed number. It is, therefore, from these authorized numbers that vacancies are measured, both known and expected. A determination of the number which may be promoted each year to fill such vacancies is made by the Secretary of the Navy.

The total number of line officers not restricted in performance of duty and the resulting prescribed numbers in grades are the foundations from which all other determinations are computed. The staff corps have no grade ceilings, except in the flag grades. Promotion of staff corps officers is governed by the running mate principle, which relates the individual staff corps officer to an unrestricted line officer with whom he shares eligibility for consideration by a selection board and with whom he is appointed after being selected. Officers of each staff corps are, to the extent possible, afforded the same opportunities for promotion.

PROMOTION FLOW POINT

THE SECOND FACTOR, promotion flow point, is a time-element factor. Normally officers reach the promotion zone to the next higher grade in the fiscal year in which they attain the following years' commissioned service:

Grade	Promotion Flow Point
LTJG	15 months
LT	3 years
LCDR	8 years
CDR	14-15 years
CAPT	20-21 years
RADM	24-30 years

PROMOTION PERCENTAGES

THE THIRD PROMOTION opportunity factor is promotion percentage, which is the percentage description of the number of officers authorized to be selected for a particular grade divided by the number of officers in the promotion zone. For example, if 60 selections are authorized from a zone of 100, this amounts to a 60 per cent promotion percentage.

By law, the restricted line categories are guaranteed not less than line fraction promotion percentage. The difference is small but distinct. For example, a zone of 12 officers at a promotion percentage of 60 per cent in the unrestricted line would result in seven selections (when there is a fraction in the final result of any computation, a fraction of one-half or more is counted as one, and a fraction of less than one-half is disregarded). However, this same situation in the restricted line would result in eight selections, because seven selections would be 58.3 per cent, which is less than the line fraction.

The Dental, Medical Service, Judge Advocate General, Chaplain and Nurse Corps are authorized a 100 per cent promotion percentage up to the grade of lieutenant commander. For the grades above lieutenant commander, the promotion percentages are usually at least equal to line fraction.

In the Supply Corps and Civil Engineer Corps, the promotion percentages to all grades are normally equal to or greater than line fraction.

Medical Corps officers of all services below flag and general officer grades are provided uniform promotions under regulations prescribed by the Secretary of Defense as set forth in DOD Directive 1320.7 of 7 Aug 1970.

Women officers of the line and Supply Corps are authorized an opportunity for promotion to lieutenant which is equal to the number of officers eligible for consideration by the selection board. For grades above lieutenant, line fraction is authorized for women officers of the Supply Corps. Promotion percentage for women line officers is determined similarly to determination of promotion percentage for male line of-

ficers. Women officers of the Medical, Dental, JAG, and Medical Service Corps are subject to the same status and conditions as male officers of those corps.

PROMOTION STRUCTURE

THE TABLE BELOW ILLUSTRATES the promotion plan for FY 1972 for the unrestricted line, reflecting the three factors of promotion flow point, promotion percentage and prescribed number which result in promotion opportunity. Ensigns are not subject to selection but become eligible for promotion to LTJG after 15 months' service computed from their dates of rank. Specific prescribed numbers are not shown for the grades of lieutenant and below because of the changes which occur in total strength over the fiscal year. Flexibility must be available to permit response to budget cuts or increases, ships going out of commission or being placed in commission and all the other events which transpire in the period of a year that can cause minor or major changes in the total strength of the officer community.

Each year the Secretary of the Navy reviews the officer grade situation, and necessary adjustments are made in each of the three promotion opportunity factors for each of the grades. Changes in any of the three factors for a specific grade are closely studied for the effect on the adjacent grades above and below. The results form the foundation for decisions relating to the restricted line and staff corps.

Grade	Promotion Flow Point	Promotion Percentage	Prescribed Number (FY 1972)
CAPT	20-21 Yrs	60%	2275
CDR	14-15 Yrs	75%	4887
LCDR	8 Yrs	90%	6500
LT	3 Yrs	95%	} Adjusts periodically to meet authorized end strength
LTJG	15 Months	All Qualified	
ENS	—	—	

PROMOTION PLAN

EACH YEAR, vacancies are estimated for each year group based on the attrition data, exclusive of known statutory losses, for each year of commissioned service. From this information, five-year projections are made for the grades of lieutenant commander, commander and captain in the unrestricted line, since the number of selections to these grades depends upon the number of vacancies estimated. Vacancy estimates are not required for the lieutenant (junior grade) or lieutenant grades. All feasible five-year projection options are studied for each grade in light of: (1) officer requirements; (2) the required grade and category billets compared against the predicted results of the promotion plans; (3) the size of the non-selected community in each grade; (4) the effect of the unequal size of succeeding year groups and the problems thereby created; and (5) the total effect of the three promotion opportunity factors in providing equal opportunity.

Based on the foregoing, promotion plans for each grade are drawn up based on the information contained in the Navy's five-year officer projections.



ELEMENTS of a promotion plan are the identification of the grade and category, the estimated vacancies, the planned number to select, the promotion percentage, the number in the zone, the senior and junior officers in the zone, the junior officer eligible and the total number of officers eligible.

The promotion zone in each grade is composed of that number of the most senior such officers under consideration who are eligible for selection for promotion to the next higher grade and who have not previously failed of such selection that must either be selected for promotion by the particular board or be considered as having failed of such selection. The size of the zone is based on a principle of promotion flow consistent with the provisions of Title 10, U. S. Code, which provide assurance to individuals in succeeding years of equality of opportunity for promotion.

The number in the zone is determined by applying the promotion percentage to the number authorized to be selected. For example, if 60 selections are authorized (based on 60 vacancies) and the promotion percentage is 60 per cent, the zone will then contain 100 officers. The junior officer in the zone is identified by counting down 99 names of unrestricted line officers below the senior officer in the zone who is the most senior eligible officer of that grade not previously failed of selection. When the selection board is convened, the number of selections authorized and the identification of the zone is given to the board. These are interim numbers. Seventy-two hours prior to the expected completion of the board's deliberations, the finite number to select is determined. This is done by making a precise count of the officers actually in the zone on the day the board convened and applying the approved promotion percentage which gives the finite number to select.

IT IS THE FUNCTION of selection boards to recommend for promotion those eligible officers who, in the board's opinion, have the best potential for future service in the Navy in the grade to which being selected. The boards' primary field of search for such officers is the promotion zone. However, each other eligible is a potential candidate for promotion. The only restraint placed on the board is in the number of permanent regular officers which may be recommended below the zone.

Below-zone eligibility, currently set by policy, permits every officer, above the grade of lieutenant (junior grade) at least two considerations for early selection, whenever possible.

The status of having once failed of selection for promotion does not prejudice an officer with respect to his qualification, his fitness for the naval service, or his eligibility for selection for promotion to the next higher grade. Selections for promotion are made without regard to race, color, religion, sex, or national origin. Eligibility for consideration by selection boards, however, does not extend to retired officers on active duty. Such officers are, by law, not eligible for such consideration.

In light of the foregoing, it is apparent that although the approved promotion percentage is integral

to the zone, the selection of officers from among eligibles above or below the zone will reduce the in-zone opportunity a factor equal to the number of selections made out of the zone.

TEMPORARY AND PERMANENT PROMOTIONS

ALL PROMOTIONS in the Navy or Naval Reserve above lieutenant (junior grade) are made by temporary appointments in the higher grade, with the exception of promotion of women officers. Temporary promotions are made from officers on promotion lists as vacancies in the temporary grade structure of the line occur, after selectees have established qualifications as prescribed by law. Promotions of ensigns and warrant officers are made when they become eligible for promotion upon the expiration of the prescribed service in grade. Staff corps officers on promotion lists are promoted when vacancies occur for their running mates.

Promotions of women officers are effected by issuance of permanent appointments to officers on promotion lists.

Other permanent appointments for male officers are tendered on the basis of seniority, without additional selection, as vacancies occur in the permanent grade structure of the Navy.

A permanent appointment may not be revoked, suspended or canceled except by formal legal proceedings. A temporary appointment may be terminated by the President and an individual reverted to his permanent grade or rating. Such terminations would normally occur only in the event of drastic reductions in the size of the Navy, which would reduce the authorized numbers within each grade. An officer does not normally serve under a temporary appointment in a grade more than one grade higher than his permanent grade.

During war or national emergency declared by the President, temporary promotions of officers serving on active duty may be made under the provisions of Title 10, U. S. Code, 5787. There are not as many statutory constraints on promotions made under that statute. Retired officers serving on active duty may be promoted under that statute.

LDO PROMOTION OPPORTUNITY

AT PRESENT, promotion opportunity for limited duty officers to the grades of lieutenant (junior grade), lieutenant, and commander closely approximates that of the unrestricted line officer. To the grade of lieutenant commander, normal promotion opportunity is considerably lower (i.e., 40 per cent) due to grade ceilings imposed by law. However, emergency authority contained in Title 10, U. S. Code, section 5787, is being used to provide limited duty lieutenants an increased opportunity for promotion to lieutenant commander. Further, that same statute provides all limited duty officers a below-zone or "deep selection," opportunity.

The promotion flow points and promotion percentages for limited duty officers for fiscal year 1972 are as listed in the table appearing on the next page.

Grade	Promotion Flow Point	Promotion Percentage
CDR	14-15 years	75%
LCDR	10-11-12 years	40%
LT	3 years	95%
LTJG

In addition to the normal flow points and promotion percentages above, utilization of emergency authority, section 5787, will provide an eight- to nine-year flow point and a 60 per cent promotion percentage to the grade of lieutenant commander.

It must be recognized, however, that promotion under authority of 10 USC 5787 does not establish status under normal promotion statutes and LDOs selected under authority of 5787 incur a legal failure of selection if they are not reselected when they come into the normal promotion zone.

WARRANT OFFICER PROMOTION POLICIES

PROMOTION FLOW POINTS to permanent warrant officer grades are established by Title 10, U. S. Code, section 559. However, Title 10, U. S. Code, 5787c provides for temporary promotions of warrant officers under SecNav regulations. Such regulations are set forth in the BuPers Manual, Article 2220200. As indicated in the table below, temporary promotion flow points for warrant officers provide a significant acceleration over those permanent flow points permitted by law.

Temporary		Permanent		
Grade	Flow Pt	Grade	Flow Pt	Grade
W-1 to W-2	2 years	2 years	3 years	3 years
W-2 to W-3	6 years	4 years	9 years	6 years
W-3 to W-4	10 years	4 years	15 years	6 years
W-1 to W-4	10 years		15 years	

An enlisted man selected for the warrant officer program is issued a temporary appointment as a W-1. Temporary promotion from W-1 to W-2 is authorized provided the warrant officer is determined to be professionally qualified by his commanding officer and he is physically qualified. Temporary promotions to grades W-3 or W-4 result from recommendation by a selection board. Selection opportunity to grades W-3 and W-4 is, by law, not less than 80 per cent for permanent promotion and, by SecNav policy, not less than 80 per cent for temporary promotions. In fiscal year 1972, warrants are being accorded 90 per cent promotion opportunity to W-3 and W-4.

A temporary warrant officer must apply to the Chief of Naval Personnel for a permanent appointment after completion of three years' or more service as a warrant officer (temporary). In grades above W-2, chief warrant officers are selected for temporary promotion to a higher grade and then, at some later date, selected for permanent promotion to that higher grade.

Effective with the fiscal year 1972 warrant officer selection board, a two-year early, 15 per cent below-

zone selection opportunity was established for promotions to warrant officers in grades W-3 and W-4.

SELECTION BOARDS

EACH YEAR, selection boards are convened by the Secretary of the Navy to recommend active duty officers and Reserve officers not on active duty for promotion. No officer may be a member of two consecutive selection boards convened to recommend officers of the same grade and category for promotion.

Each member of a selection board takes an oath that he will, without prejudice or partiality, and having in view both the special fitness of officers and the efficiency of the naval service, perform the duties imposed upon him by law. No rules are prescribed on the detailed procedures to be followed by a selection board in the selection process. Deliberations cannot be revealed, and members are directed not to reveal the deliberations of the board unless authorized by the Secretary of the Navy. Therefore, it is improbable that a person not a member of a particular board could give concrete reasons why an individual was selected or not selected.

Active duty selection board membership varies according to the grade and designator of those officers under consideration for promotion. A brief summary of normal selection board composition follows:

- | | To Grade | No. of Members | Composition |
|-----------|------------------|-----------------|---------------|
| 1. Line: | RADM/CAPT | Not less than 9 | RADM or above |
| | CDR | 3/6 | RADM/CAPT |
| | LCDR/LT | 1/8 | RADM/CAPT |
| 2. Staff: | RADM | 3 to 9 | RADM or above |
| | CAPT/CDR/LCDR/LT | 1/6 to 1/9 | RADM/CAPT |
3. Women officer board membership is six to nine officers serving in grades as prescribed by the Secretary of the Navy.

If Reserve officers on active duty are being considered, the board membership includes an appropriate number of Reserve officers. Alternate members from appropriate groups of officers restricted in the performance of duty are included on the line board to act when considering officers of these respective categories.

Selection boards appointed to consider Reserve officers not on active duty, Reserve officers on temporary active duty, and TAR officers are composed of five or more members, all senior to the officers considered, and at least half of the members are always Reserve officers.

AFTER a selection board has completed its selections for promotion, the board constitutes itself as a naval examining board to recommend for promotion those selected officers who, in the opinion of the board, are professionally qualified to perform all duties of the subject grade to which they might be expected to be assigned.

The recommendations of selection boards convened to select captains for promotion to rear admiral are submitted to the President for his approval. The recommendations of all other selection boards to recommend officers for promotion are submitted to the Secretary of the Navy, who takes appropriate action

acting on behalf of the President of the U. S.

Each officer under consideration by a selection board has a right to send a communication to the board calling to the attention of the board any matter of record in the Department of the Navy concerning himself which he considers important in his case, provided the letter does not criticize any officer or reflect upon the character, conduct, or motive of any officer.

PHYSICAL FITNESS

BEFORE AN OFFICER may be promoted to a higher grade he must, by law, be found physically qualified for such promotion by passing such physical examination as the Secretary of the Navy may prescribe. The Secretary has prescribed that, subject to any further review of the records in the Navy Department which may be indicated, an officer will be considered physically qualified, provided he is not in one of the following statuses:

- Undergoing hospitalization.
- On sick leave.
- Awaiting appearance before a physical evaluation board.
- Awaiting final action on the recommended findings of a physical evaluation board, a board of medical survey, or a medical board.

The foregoing may not exclude from promotion an officer who, if otherwise eligible, is determined to be not physically qualified for promotion, when it is determined by the Chief of the Bureau of Medicine and Surgery that the officer's physical disqualification was by reason of wounds received in the line of duty and that such wounds do not incapacitate the officer for the performance of useful service in the higher grade.

Officers having been found physically qualified for temporary promotion to a grade shall not again be physically examined for permanent appointment in that grade.

APPOINTMENT

THE NAMES OF OFFICERS recommended for promotion by a selection board are placed on a promotion list in the order of seniority in present grade and remain on the list until removed therefrom by promotion, retirement or Presidential action.

Appointment to grades above lieutenant (junior grade): Before an appointment in the higher grade can be issued to officers on promotion lists, the following qualifications must be established: (1) professional qualifications established by a naval examining board; and (2) physical qualifications established as outlined above. Before promotions may be made, each officer must be nominated to the Senate by the President and that body's advice and consent obtained. (When the Senate is not in session ad-interim appointments may be made. Superseding appointments are issued when Senate confirmation is obtained.) However, appointments of Reserve officers to the grades of lieutenant commander, lieu-

tenant and lieutenant (junior grade) do not require Senate confirmation. Further, promotions depend on the existence of a vacancy in the higher grade for all line officers not restricted in the performance of duty and officers appointed for limited duty or existence of a vacancy for the running mate of officers governed by the running mate principle. An officer restricted in the performance of duty is eligible for promotion to grade below rear admiral when there is a vacancy for the line officer not restricted in the performance of duty next junior to him. Dates of these vacancies, as they occur throughout the year, establish the dates of rank and effective dates for pay for officers. Completion of the other requirements at an earlier or later date does not change the date of rank or effective date of the appointment. The promotion is consummated when the appointment is signed by the Secretary of the Navy and accepted by the officer.

Temporary appointment to lieutenant (junior grade): These appointments are made under the authority contained in the SecNav 1412 series of instructions and, subject to physical qualification and the commanding officer's determination of an officer's qualifications for such promotion, are delivered to the officers upon completion of 15 months' service in grade, computed from their ensign dates of rank. The methods of qualifying for promotion are the same for both Regular and Reserve officers.

SEPARATION OF OFFICERS NOT SELECTED

PERMANENT regular Navy lieutenants (junior grade) and lieutenants who twice fail of selection for promotion to the next higher grade are required by law to be honorably discharged with lump-sum severance pay not later than the last day of the fiscal year in which such second failure occurs. Should a selection board report that in its opinion the record of a permanently commissioned officer in the regular Navy with less than 20 years' total commissioned service indicates that he has not performed satisfactorily in his present grade and that he would not perform satisfactorily in a higher grade, he must be honorably discharged with severance pay not later than 30 June of the fiscal year in which the report is made. Lieutenant commanders, commanders and captains who twice fail of selection to the next higher grade may continue to serve and remain eligible for consideration for promotion. Upon completion of 20, 26 and 30 years of total commissioned service, respectively, they are involuntarily retired if not on a promotion list. Rules governing Naval Reserve officers who are considered as having twice failed of selection for promotion to the next higher grade are similar to the provisions of law for regular Navy officers.

OFFICERS APPOINTED for temporary service whose permanent status is warrant or enlisted grade, if twice failed of selection for temporary promotion to the next higher grade, are (unless the needs of the service otherwise require), afforded the option of

retirement in present grade (if in all respects eligible therefor) or reversion to their permanent status, such action to be effected not later than 30 June of the fiscal year in which they fail of such selection the second time. To correspond with the Naval Reserve savings clause permitting retention on active duty of those within two years of attaining retirement eligibility, temporary officers of the regular Navy, if within two years of attaining eligibility for retirement as of 30 June of the fiscal year in which the second failure of selection occurs, may be retained on active duty in the grade in which serving, subject to the needs of the service and at the discretion of the Chief of Naval Personnel, until eligible for retirement.

Naval Reserve officers serving on active duty who have twice failed of selection to the next higher grade and who are within two years of qualifying for retirement with pay will normally be continued on active duty until eligible for such retirement. Naval Reserve officers below lieutenant commander serving on active duty who have twice failed of selection to the higher grade and are not within two years of retirement will be released from active duty with four months' notice after the second failure occurs.

SERVICE AFTER DISCHARGE

HONORABLE DISCHARGE with severance pay of an officer of the Regular Navy does not operate to prevent such officer from applying for, and being appointed in, the Naval Reserve to continue earning years of satisfactory federal service for retirement.



Equal Opportunity For Minorities

THROUGHOUT THIS SPECIAL ISSUE are listed the rights and benefits intended for all Navymen and their dependents—regardless of race or creed.

This last phrase is not an empty one—it points up the fact that the Navy has embarked on a concerted program in the recent past to achieve equal treatment and opportunity for all its people, including Black Americans, Filipinos, and other minorities.

To repeat, this program has not been established to provide *special* privileges or *special* consideration for minorities, but to ensure *equal* opportunities and *equal* treatment—which have long been enjoyed by the mainstream of the American community.

Much remains to be done, but much is being done.

“Ours must be a Navy family that recognizes no artificial barriers of race, color or religion. There is no Black Navy, no White Navy—just one Navy—the United States Navy.”

These are the words of the Chief of Naval Operations in a message to the Fleet (NavOp Z-66) announcing the concerted effort to ensure fair treatment

for all Navymen and their families. The Z-gram reiterated Secretary of the Navy John H. Chafee's renewed emphasis on “specific changes and improvements” required in the field of minority affairs.

NAVY CHARTER

A MAJOR STEP in this area occurred early in 1971 when the Navy published its Charter on Race Relations and Equal Opportunity.

The charter outlines five basic goals to achieve an efficient naval organization and true, equitable treatment for all members of the Navy community.

- Attract to the Navy people with ability, dedication, and capacity for growth . . . regardless of race, religion, creed, economic background or national origin.

- Provide real opportunity for all personnel of the Department of the Navy to rise to the highest level of responsibility that their talent and diligence will take them.

- Make service in the Department of the Navy a model of equal opportunity for all . . . Eliminate all vestiges of racial discrimination so that all members of the naval service can be proud to serve to their fullest.

- Help each serviceman at the end of his service in his adjustment to civilian life.

- Participate in the progressive improvement of social-cultural interaction in our society by utilization of our human, economic and physical resources.

How is the program being carried out, and how successful is it? Listed later in this report are specific actions which point up a number of concrete actions which have made themselves felt aboard Navy ships and naval stations, at home and overseas.

THE NAVY EFFORT in its “Equal Opportunity” Program has striven to delineate those areas where minorities encounter problems and then to resolve these problems. For example, the specific actions do not provide something “extra” for minorities—they enumerate rights and benefits for minorities which have long been the prerogative of the large majority of members of the entire Navy community.

This is how SECNAV and CNO have implemented the program. During the past three years, there have been three major Department of the Navy offices established to coordinate policy in the area of equal opportunity and race relations. These were the Minority Affairs Branch in BuPers, the Navy Recruiting Command's MORE project (Minority Officer Recruiting Effort), and the Minority Affairs Division in the Office of the Chief of Information. These offices have been largely staffed by people who are themselves members of minority groups.

Then, in November 1970, the Chief of Naval Operations, Admiral Elmo R. Zumwalt, Jr., appointed a Special Assistant for Minority Affairs, a Black American, LCDR William S. Norman. His primary duty has been to coordinate the step-by-step actions which have resulted in the establishment of the Navy Charter.

This was followed by the establishment of an Ad-

visory Committee for Race Relations and Minority Affairs composed of five admirals, and CNO's Minority Affairs Assistant. This group has been an effective instrument in helping SECNAV and CNO to develop and oversee actions in the area of equal opportunity.

At the same time CNO had arranged to meet with black officers and black enlisted personnel and their wives, and other Navymen in minority groups.

ONCE AGAIN, the purpose of these meetings has not been to provide *special* treatment, but to ensure equal treatment and equal opportunity. CNO has met with groups in other than the minority area (for example, new recruits, career petty officers, WAVES, and officer candidates) with the aim of seeking out, identifying and resolving problem areas by communicating directly with those who are directly involved.

The result has been an opening up of avenues of communications which have become continuing programs in the Navy at all levels.

At the present time, SECNAV and CNO are giving high priority to efforts to eliminate racial discrimination in housing.

Within the limits of naval stations, in bachelor officer quarters and in Navy housing, the policy of equal rights regardless of race is recognized and well established. Both Navy-administered family housing and BEQs have improved, with the recent construction of new quarters and facilities (see the section on housing).

But a continuing problem for minority groups exists in off-base housing. In a recent AINav the Secretary of the Navy discussed the problems of discrimination faced by minority group Navymen and Marines and their families in seeking suitable off-base housing. A subsequent in-depth investigation confirmed that discrimination in off-base housing is still widespread despite the equal opportunity gains made in the past few years. This is largely because people have not reported cases of discrimination and, as a result, commanders are unaware of the true situation.

In a more recent report, SECNAV cited the need for commanders to give this matter their personal attention in order to bring about the desired changes. This includes helping civilian employees in obtaining the support of the appropriate local, state or national equal opportunity agencies, and advising local government officials, community leaders and private groups that future base closure decisions will take into account local area practices with respect to open housing.

Securing equal housing rights for its minority group members has been an uphill battle for the Department of Defense and for the individual services. The measures employed and the authority of the law, however, represent steps in a forward direction toward the goal of equal opportunity in obtaining civilian housing.

SPECIFIC ACTION has been provided by the establishment of Housing Referral Offices (HROs). The HRO can be the key in helping to solve the problem faced by the travel-weary military family arriving at a new installation, looking for a place to live off-base in

a strange community. The HRO is there to help you.

But many Navy families are not even aware of the existence of the HRO. A recent Navy survey revealed that out of a sampling of 7000 Navy wives queried, less than half knew that such an office was available to lend a hand.

But throughout the Department of Defense there are now Housing Referral Offices at more than 442 installations (and in fiscal year 1970 alone the budget for this program was \$8 million).

Each HRO is required to maintain a complete, up-to-date listing of suitable apartments, houses and trailer courts for rent within the commuting area which are available to all military personnel without segregation or discrimination because of race or color. They list the rents asked, provide information on community services available, and they counsel military personnel on how to obtain assistance in resolving problems involving discrimination.

Two steps all servicemen are urged to take to assist in combating discrimination are: (1) report to the HRO on arrival at a new base; and (2) file a report with the HRO if discrimination in obtaining housing is encountered. For more on this subject, see page 84.

SUMMARY OF RECENT ACTIONS

IN OTHER AREAS, the Navy has made significant progress on behalf of minority groups. Here are some



of the actions which have been taken to provide equal treatment and equal opportunity, and further, to provide recognition and reward for minority group cultures, as has been the case with the established cultures and groups in our society.

- The Naval Recruiting Command has embarked on an extensive effort to develop recruiting programs for attracting more minorities, and has engaged a black advertising firm to assist in this effort. The filling of billets for a minority officer in each of its main recruiting stations is well on the way to completion. The goal is 15 per cent minority group personnel on active duty within the next several years.

- All commanding officers are appointing minority Navymen and women (officers or petty officers) as their Special Assistants for Minority Affairs and will consult with them closely on all matters regarding minority groups. (Significantly, during the past year a black American joined the rank of admirals.)

- The Navy has authorized the establishment of six NROTC units in predominantly black colleges and universities, of which two were established this year, at Southern University and Savannah State College. An NROTC unit has been in existence at Prairie View A and M College, a predominantly black institution, for three years.

- The Navy has introduced new programs such as Project BOOST to prepare minority candidates for competition with other candidates for selection to specific officer programs (OCS, NROTC, U. S. Naval Academy, NESEP, etc.). (See the officer education programs in this issue.)

- For the first time in its history, the U. S. Naval Academy at Annapolis, Md., this year will have more blacks in its "plebe" class of first-year midshipmen than it had in the entire academy a year ago. This past year, 45 blacks were appointed to the Academy and began their four-year midshipmen careers. This is four more than the other three classes combined. This significant increase is a result of Navywide efforts to increase the number of black officers in the Navy.

- The Navy has initiated research to identify and eliminate cultural and geographic bias from Navy-qualifying tests for selection for training programs and ratings.

- The recruitment of Filipinos exclusively as stewards has ceased. That skill area will be made comparable in racial/ethnic balance to the other rates of the Navy. All Filipinos are now recruited in enlisted programs as seaman recruits and the Navy is accelerating the transfer of Filipino stewards to other rates to achieve more equal promotion opportunities.

- Instructions for preparing officer fitness reports are being revised to include a requirement for comment on the equal opportunity aspects of leadership displayed by officers being evaluated. Effective leadership is the means for ensuring that equal opportunity policies are carried out; provisions have therefore been made to cover this factor in the comments section of the officer fitness report.

- Grooming aids designed for the minority group purchaser are being stocked by ship's stores, and cos-

metics suitable for minority dependents will be available in Navy exchanges.

- Navy exchange barbershops and beauty shops have been provided with information on the availability of products, equipment and instruction manuals pertaining to the cutting, styling and treating of black patrons' hair. Action has been taken to hire qualified black barbers and beauticians.

- Major commissaries are stocking foods and produce frequently requested by minority groups, and will solicit recommendations for such foods from their minority group customers.

- Books, magazines and records by and about Black Americans, Indians, Mexican Americans and other mi-



norities are being made increasingly available in Navy libraries, wardrooms and clubs.

- Special Services officers that handle discount tickets will also obtain these tickets for events of special interest to minority groups.

- Courses in black studies are being developed and some are already available. As reported in recent issues of ALL HANDS ("Race Relations and Equal Opportunity," April 1971, pages 4 through 20, "Black Heritage," September 1971, pages 14 through 17), minority groups have been an integral part in the growth of our Navy and our nation.

A COMPLETE SURVEY of the history of America's past would not be complete without the inclusion of America's minority groups and their contributions. For that reason, the U. S. Armed Forces Institute has recently included a course in Black History in its curriculum. The 15-lesson USAFI course closely parallels Black history courses offered at many colleges and universities. It seeks to keep the Negro in focus as a constant participant in U. S. history, recounting his relationship to the mainstream of American history. See your educational services officer for more information.

In behalf of Filipinos, assigned to duty at Athens, Ga., the Navy Supply School Command set up a self-help program to provide instruction in English as a second language, with the aim of improving their opportunities in the naval service.

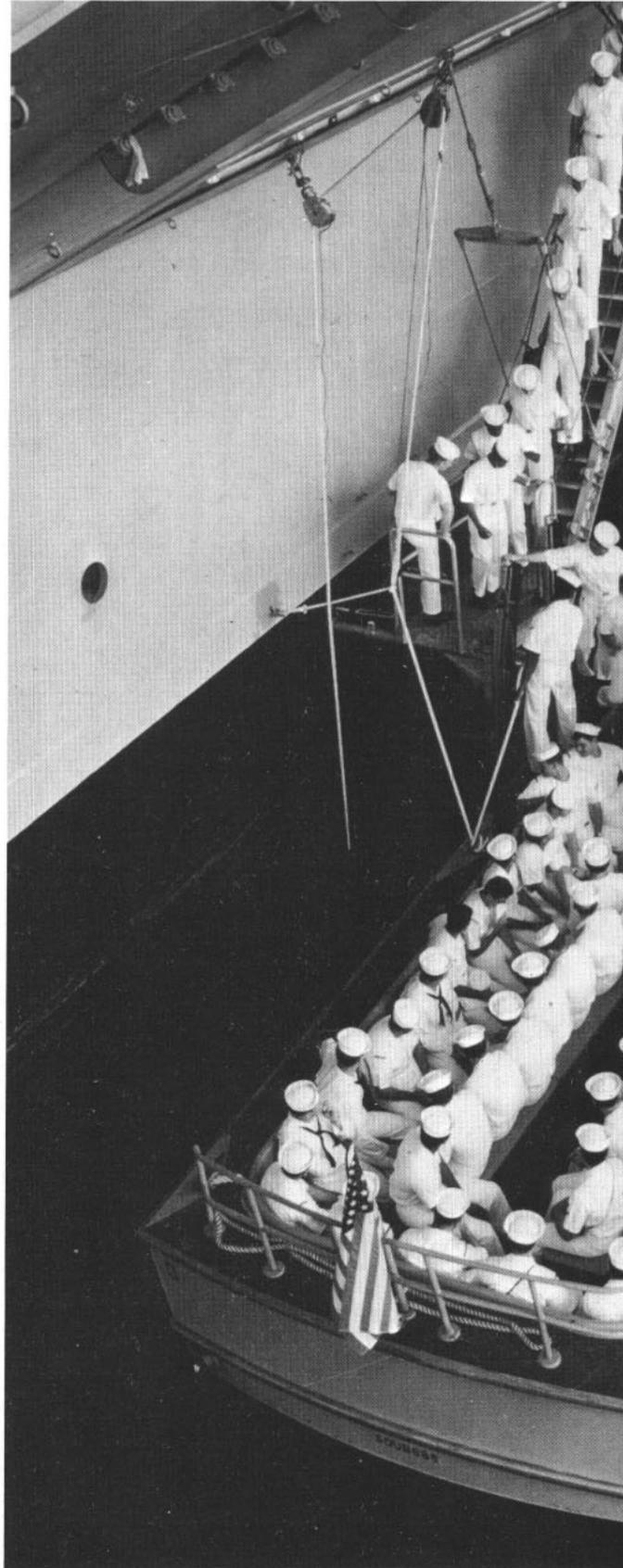
As another example, an undergraduate, college credit course in Black History is being taught at Fifth Naval District Headquarters in Norfolk, Va. The course is sponsored by the district commandant and coordinated with the predominantly black Norfolk State College. Carrying three semester hours' credit, the after-hours course aims at developing better understanding and harmony among all Americans by increasing their awareness of the part that black Americans have played in the making of the nation.

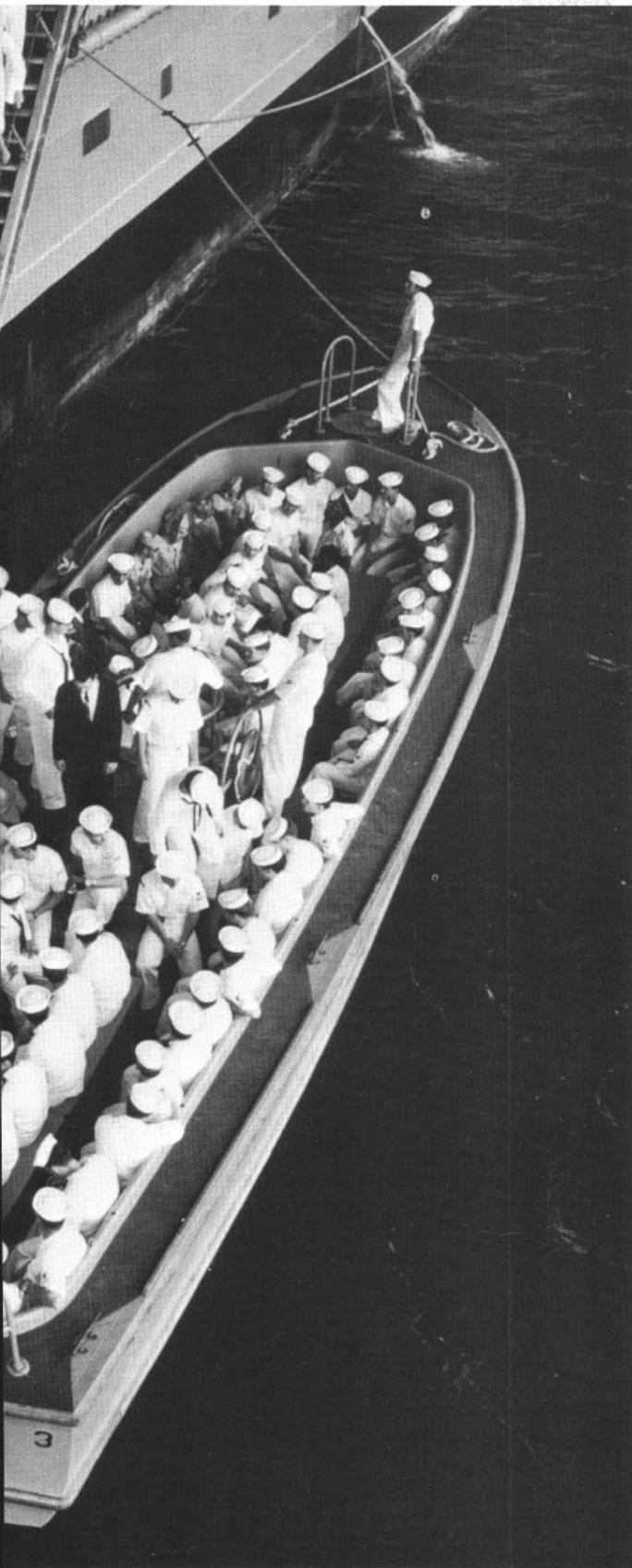
In addition, the Library Services Department of the Naval Training Support Command has published a selected bibliography, "Black History: The American Experience," which lists and briefly describes about 300 books of special interest in this field. The first printing was distributed to more than 1000 Navy libraries all over the world. It should be available at your station's or ship's library.

THE SCIENTIST CARVER, the explorer Henson, the surveyor Banneker—these are just a few of the names of men who helped influence and shape American history.

Among others are a Mexican-American, Mariano Guadalupe Vallejo, for whom a California city and a nuclear submarine are named; the Indian, Tecumseh, whose name honors SSBN 628; and a Filipino who earned the Medal of Honor while serving in the U. S. Navy, Fireman 2nd Class Telesforo Trinidad.

Not only the minority American will find these men and their records interesting and revealing. So also will his white shipmate. Check for yourself.





Leave And Liberty

LEAVE AND LIBERTY are subjects dear to every Navyman's heart. As is true of any subject of such widespread interest, people sometimes become confused as to exactly what the rules are. So here's a brief roundup of the essential facts—what, when, how much and what they're worth.

First some definitions.

LIBERTY—the evening, overnight, weekend or holiday time off you receive when you aren't in the duty section or otherwise restricted to the ship. It's usually just overnight or for a weekend—the latter known as a "48," for the number of hours it lasts. Under special circumstances, however, COs can authorize "72"s or even "96"s. Liberty is not charged to your leave account.

HERE'S A RUNDOWN on liberty periods of up to 96 hours which may now be granted by COs on special occasions or in special circumstances, or to particularly deserving people. Ninety-six-hour liberty, which must include two consecutive non-work days and may not—under any circumstances—be extended beyond 96 hours, may be granted under the following circumstances.

- As a reward for exceptional performance.
- As compensation for extensive or unusual working hours.
- As compensation for long or arduous deployments.
- As compensation to men on ships undergoing overhaul away from home ports.
- Where normal liberty is inadequate due to isolated location.
- As a traffic safety consideration for long weekends or avoidance of peak traffic periods.

The AINav which established this policy also defined a 72-hour liberty period as one which starts at the end of a normal working day and ends with the start of normal working hours three and one-half days later—for example from Monday afternoon until Friday morning. A 72-hour period, like the 96, may not be combined with holidays or other off-duty time where the combined period of absence would exceed 72 hours.

LEAVE—authorized absence from duty that is chargeable to your leave account. Every Navyman on active duty for more than 30 days (except for periods of "bad time," e.g., confinement) earns leave at the rate of two and a half days per month, or 30 days per year. You may take the leave you have earned, plus a limited amount of the leave you haven't earned yet, any time your CO allows you.

EARNED LEAVE—the number of days of leave you have earned but not yet used. For instance, if you had been on active duty for one year (earning 30 days of leave) and had taken 14 days of leave during that

time, you would have 16 days of earned leave "on the books."

ADVANCE LEAVE—the number of days of leave you can expect to earn during the remainder of your current enlistment. You can usually take a certain amount of your advance leave; for instance, in the above example, you might take 30 days—16 earned and 14 advance—as long as you had enough obligated active service to earn back those 14 days. When you take advance leave, it puts your account "in the hole" with a minus balance until you serve long enough to earn the advance leave time back.

EXCESS LEAVE—leave time granted which exceeds the amount you could expect to earn in your current enlistment. It is granted only for emergencies.

SICK LEAVE—authorized absence from duty while you are under medical care. This is not charged to your leave account.

SPECIAL LEAVE—leave time, other than sick leave, which is not charged to your account. The only common situation in which special leave is granted is when a man extends his 12-month Vietnam tour for six months or more; in this case, he receives 30 days of free leave.

EMERGENCY LEAVE—leave granted, when the military situation permits, if there has been a death in your immediate family, if your return home will contribute to the welfare of a dying member of your immediate family, or if your failure to come home would create a severe and unusual hardship on you or your family. Emergency leave is governed by some special rules; nature of the emergency must ordinarily be verified by the International Red Cross.

Funded emergency travel may be authorized:

- From outside the continental United States to the continental United States, and return.
- From the continental United States to outside the continental United States, and return.
- From an overseas station to a place outside the United States and return.

Transportation may be provided at government expense for all segments of a journey where a Military Airlift Command (MAC) channel exists, but will not in any case be extended beyond the terminus of the MAC transportation.

Funded commercial air travel is not authorized.

Emergency leave may be up to 90 days long and may include as much as 45 days of advance and excess leave (but no more than 15 days of excess leave).

HOW MUCH LIBERTY you may be authorized is up to your CO. But the Navy has issued broad guidelines. First of all, Navymen who stand duty on legal holidays, while their ship is in port, are now given a compensatory day off during the regular work week. Second, whenever possible, liberty will be in six sections for ships in CONUS, Alaska, Hawaii, Bermuda, U. S. Caribbean ports and Canada. Four-section liberty is authorized for ships in other areas, including those which are in their overseas home ports and all ships away from home port overseas. There are ex-

ceptions in a few cases, especially when security requirements make them necessary.

YOU MAY TAKE YOUR REGULAR annual leave any time, as long as your CO decides that your absence won't affect the mission of the unit. You may take up to 60 days at a time, as long as no more than 30 days is advance leave.

How do you figure out how many days you'll be charged? There are two simple rules:

- The day you check out does not count as a day of leave.
- The day you check in doesn't count if you return by 0900, but does count if you check in after 0900.

SOME OF THE TIMES when leave-taking is encouraged are graduation from boot camp, when new Navy-men are usually authorized 14 days; transfer between permanent duty stations, when you can normally take 30 days plus whatever travel and proceed time your orders allow; reenlistment, when you may take any earned leave plus up to 30 days of advance leave, up to a maximum of 90 days; and the 30-day stand-down period after a deployment, when COs may grant leave to at least half the crew of ships and squadrons to let them unwind from the pressures of a cruise. As long as a unit's readiness is not seriously affected, commanders of ships and other units deployed overseas are also authorized to grant leave to as much as five per cent of their personnel at any one time during the cruise—and up to 10 per cent as soon as the unit begins its return to CONUS.

Of course, in all these cases you may choose not to take your authorized leave if you prefer to save it.

HOWEVER, there is a limit to the amount of leave you can save. You can have no more than 60 days on the books at the beginning of each fiscal year (1 July), on your first extension of enlistment, or on discharge or separation. Any leave you have accumulated over 60 days at these times is lost. There is one exception: men in hostile-fire areas are allowed to accumulate up to 90 days' leave on the books without losing any.

On the other end, you are never allowed to have a minus balance of more than 30 days, except in the case of emergency leave, in which the limit is 45 days.

When your enlistment ends, if you have a plus leave balance (as almost everyone has), you may be paid for your unused leave—or, if you're reenlisting immediately, you may choose either to be paid or to carry your leave balance over to your new enlistment.

In case of a minus balance at the end of your enlistment, what happens depends on the circumstances. If you're leaving active duty, or reenlisting within three months of your normal EAOS, your final paycheck will be docked for the amount of leave you owe. However, if you're reenlisting more than three months early, or if you're discharged early to accept a commission or warrant, your minus balance will be carried over to your new service record.

An enlisted man with a plus balance at the end of his enlistment will be paid for unused leave at the rate of a day's basic pay for every day of leave on the

books, plus 70 cents a day for subsistence and, if you have dependents, \$1.25 a day for quarters.

Officers being released from active duty have an easier figuring job. They receive a day's regular pay and allowances for every day of leave on the books.



Air Travel and Charter Flights

IF YOU TRAVEL commercially when you go on leave or liberty, the following should be of interest.

To begin with, almost all air carriers will offer you—as a serviceman—a 50 per cent discount off the price of a regular ticket if you wish to travel in a standby status. The standby fare is limited to U. S. flag air carriers for travel within the continental United States and to Hawaii, Puerto Rico, and Alaska, and return to the continental United States. To qualify as a standby passenger, you must be on active duty; travel at your own expense on authorized leave, liberty or under orders, with delay en route or within seven days of discharge; and wear your uniform both at the time you purchase your ticket and while you're traveling.

YOU ALSO MUST HAVE in your possession a Military Standby Authorization for Commercial Air Travel (DD Form 1580), as a means of identification to obtain this travel privilege. This form is not valid unless signed by the Personnel Officer, or other officer authorized to sign leave papers, who certifies that the member meets the eligibility criteria outlined above. Airline ticket agents will have no recourse but to refuse sale of reduced fare tickets to military personnel unable to present the required Form DD 1580. The military member is required to furnish one copy of the completed form to the ticket-issuing agency and one copy to the appropriate carrier for each flight. Be sure you have both leave papers and DD 1580 when you purchase a ticket, otherwise, you'll pay full fare.

In no circumstances are military personnel entitled to purchase standby fare tickets to perform travel at government expense. This does not preclude purchasing a ticket for authorized delay en route between a stopover point and the place to be visited.

Your authorization forms will be validated with the date and time by the airline on which you plan to travel, when you first arrive at the check-in desk at the airport. Since standby travel is on a first-come, first-served basis, this time stamp is important. If you cannot obtain space on the flight you have chosen, check other airline schedules going to your destination. The time stamped on your DD 1580 will be honored by other airlines.

ONCE YOU ARE ACCEPTED for a flight, but before you board the aircraft, the airline will advise you of the point to which you have been cleared. If this point is not your destination, you are free to decline and

wait for another flight. You and other military standby passengers board in the order of check-in times shown on the DD 1580s, and in order of the following priorities: emergency leave; convalescent and combat leave; regular leave or liberty; and those discharged within seven days. Military passengers board ahead of all other standbys without reservations.

Once you are cleared by the airline and board the aircraft, you are treated as a full-fare passenger. Your baggage is subject to the same weight or volume limitations that apply to full-fare passengers, and you should not be removed from the flight short of the point to which you have been cleared.

Remember that standby travel is on a space-available basis. There are no advance reservations and no guarantees that you will get on the flight you want. This is especially important during holidays, when flight space is generally difficult to obtain.

As a Navyman on active duty, you are also eligible for military reservation fares, which do give you a reserved seat at a savings of about one-third of the regular ticket price. However, many airlines do not permit travel under this plan during weekends and holidays. Check with the airline and make your reservations well in advance of your planned travel date. Most airlines also offer discount prices under family, youth and excursion plans; the amount of discount and conditions of travel vary, depending on the airline used. In any event, you should confirm your ticket cost when you make your travel arrangements.

MILITARY AIR

AS A MEMBER of the military, you may travel at no cost aboard aircraft of the Military Airlift Command (MAC), Navy and Air Force Reserve, and Air National Guard, plus other aircraft. It is the policy of all the services to accommodate leave personnel as passengers on a space available basis.

There is no specific system of priorities for space available passengers on board military flights within the continental United States. As a rule, passengers are accommodated on a first-come, first-served basis. However, most military flights will give priority to men on emergency leave.

In September 1971 the services jointly put into effect, on a worldwide basis, a new policy on space available travel which has resulted in significant improvements for servicemen and their dependents who wish to travel on MAC flights. The new system is more responsive to the travel-ready passenger, provides a more realistic list of persons who are ready to travel, and makes it easier for terminal personnel to make use of all seats which are available.

YOU NO LONGER have to validate your status twice a week by roll call or periodic appearance, as was the case under the old system. Instead, you sign up just once—but you must be present the first time your name is called for the flight. If you don't respond and make the flight, your name is removed from the list (except in the case of an opportune flight not posted 24 hours in advance).

When you sign up as a space available passenger,

you'll be able to determine how far down the list you are and, by checking the flight schedule board, you can see which flights may offer space available seats for your particular destination. All scheduled and opportune flights which may offer space available seats are posted at least 24 hours in advance.

When space available seats become known to the terminal personnel—which is usually 1½ to 2 hours before flight time—names are called in the terminal from the roster until all the seats are filled.

MAC flights to the Pacific area originate at Travis AFB, Calif. Service to the Atlantic and European areas originates at McGuire AFB, N. J., and to the Caribbean area at Charleston AFB, S. C.

Assignments to available seats are made on a first-in, first-out policy, based on time of check-in at the MAC air passenger terminal. Officers on active duty in grade O-6 and above may register by letter 30 days in advance; other applications must be made in person by authorized passengers who are ready to travel. There is no "best" time for space available travel; waiting times are unpredictable.

CHARTER FLIGHT PROGRAM

IN VIEW OF THE OVERWHELMING SUCCESS of the pilot program conducted during the 1970 Christmas season—more than 98 per cent of the participants said they would like to take another trip—the Navy has scheduled a continuing program of arranging charter air transportation for dependents who wish to join their active duty sponsors in overseas areas for brief holidays during periods of deployment.

In order to fulfill the purpose of this program, flights are operated between points and on dates specified by the Navy. Application for a charter flight must be made through the Navyman's command, which will forward it to the charter agency selected. Note: These are not free flights; they are available at low-cost charter flight rates, to be paid by each person participating in the group flight.

It is anticipated that trips will follow the general pattern of the pilot program of the Christmas holidays. West Coast flights will originate in such locations as Los Angeles and San Francisco, destined for Japan or Hong Kong. From the East Coast planes will depart from such locations as the Jacksonville, Charleston and Norfolk areas, heading for the eastern Med (generally Athens) or the western Med (Naples or the Riviera).

The departure and destination points are not limited to the above locations, but will be tailored to ship and squadron movements, with the aim of meeting the primary purpose of the program—that is, with dependents arriving at the overseas location when their sponsors will be there. Approximate length of trips is normally 10 to 12 days.

UNDER OPTIMUM CONDITIONS the charter flights would occur sometime during the middle of a deployment. It should be noted that these flights are not intended for dependents who plan extended stays at overseas locations. (Check commercial charter flights.)

It is suggested that Navyman and dependents planning to meet overseas familiarize themselves with the area they expect to visit—for instance, its history, interesting places to visit, tours available, monetary system, etc. Valuable information can be found in a number of places, including travel agencies, or the library in your ship or home town.

TRAIN AND BUS

IF TRAVEL BY LAND is more to your liking, you may purchase a reduced "furlough fare" offered by many railroads. The price is about 50 per cent less than full fare. Reduced fares for military travelers once offered by major bus lines have, for the most part, been discontinued. Check your local bus representative for information regarding the possibility of reduced fares between specific points.

PAID VISITS TO HOME PORTS

FOR NAVYMEN assigned to ships undergoing overhaul at locations other than their home ports, up to three trips back to the home port are authorized at government expense. The trips may be taken after the first, third and fifth months following the date on which the ship arrives at the overhaul port, or at the same intervals after reporting aboard the ship, whichever is later. To be eligible, you must have been permanently assigned to duty on board the ship for at least 30 consecutive days, and you must have bona fide dependents who reside at or near the home port, as evidenced by information in your service record. Whenever possible, government transportation will be provided on a space-required basis. When such transportation is not available, personal or commercial transportation may be authorized.



Transportation — Tips on Travel

"JOIN THE NAVY and See the World" has been replaced with "Educational Opportunities" on the recruiting posters, but the Navyman and his family still do a lot of traveling. Navy travel offers a chance to check if that country really has such beautiful scenery or if this country has the friendliest people. But to get the full benefit from such travel, a serviceman must know all the service is willing to do for him, and what he must do for himself.

Dependents are allowed at most overseas shore stations. However, a request for dependent entry must be made to the area commander of the Navyman's new duty station overseas via his present CO. Dependent entry approval is not required for London, Italy (except for the Naval Security Group at San Vito), or Hawaii; however, government housing is

not available and servicemen must seek commercial housing.

Navymen on unaccompanied tours overseas or on ships deployed overseas often wish to bring their families over at their own expense. All the details of such a move should be checked out in advance. In many countries Navy housing is not available for families who are not sponsored by the command. Even the Navy exchange and commissary may be unavailable to unsponsored families due to Status of Force Agreements made by the U. S. with the host country. The quality of civilian housing should also be checked as some areas charge excessive rents for inadequate quarters.

PASSPORTS AND VISAS

ANOTHER MAJOR consideration for dependents traveling overseas is obtaining passports and visas. These are not normally required for servicemen, but most countries require the documents for dependents. If passports are required for the performance of the Navyman's duties, application should be made (information is available from personnel officer), using DD Form 1056, Authorization for a No-fee Passport.

If a serviceman plans to travel outside his port area or duty station, his military I.D. may not be sufficient and a tourist passport may be needed. A passport and valid visa may also result in tax exemptions on purchases in some countries.

There are four types of passports: diplomatic, official, dependent and regular.

A diplomatic passport (black) is issued to officers accredited to U. S. embassies or legations abroad and to their dependents.

An official passport (maroon) is issued to Navymen and civilian employees proceeding abroad on official duty under orders to a country requiring documentation. The official passport is only issued to dependents when deemed necessary by the Department of State, depending on the requirements of the country being entered and the sponsor's duty assignment.

A dependent passport (blue) is issued to military dependents if their sponsor's assignment or destination does not warrant issuance of a diplomatic or official passport. This passport is valid only for use in connection with the bearer's residence abroad as a dependent of the United States military.

A regular passport (blue) is issued for all unofficial travel by American citizens. This includes tourism and residence abroad at dependents' expense. The fee for a regular passport is \$12.

MILITARY DEPENDENTS going overseas will normally be issued a dependent passport. While it is intended only for use in the host country, it is possible to travel to other countries as a tourist if the countries visited do not require tourist visas. The nearest American embassy or consulate will assist in issuing a tourist passport if one is required for visa purposes, or for personal travel to other countries.

An individual is responsible for obtaining all necessary visas for a regular passport, whereas all necessary

visas for the other three kinds of passports are obtained by either the 12th Naval District Passenger Transportation Office or the Chief of Naval Personnel (Pers-B315). Passports are forwarded in the following manner:

- Passports of unaccompanied personnel traveling via Military Airlift Command flights or commercial ships will be forwarded to the address indicated on the DD Form 1056.

- Passports of unaccompanied Navymen that are required only for the performance of duty will be mailed to the address on the DD Form 1056 or to their new duty station, as decided by the Chief of Naval Personnel.



•Passports for dependents will be forwarded directly to them at the address on the application for transport of dependents or to the latest current address furnished to the Chief of Naval Personnel.

•Passports for persons traveling on a commercial airline at government expense will be forwarded to the address indicated on the DD Form 1056. It should be noted that passports will not be mailed to commercial airports.

PASSPORTS may be obtained by making application personally to passport offices of the State Department in Washington, D.C., and other major cities; to a clerk of the nearest United States Court; or to a clerk of a state court authorized to naturalize aliens. Proof of citizenship is required, such as a birth certificate or expired passport. If diplomatic, official or dependent passports are authorized, the Navy's authorization for them should also be presented.

Passport photographs must also be provided. Two identical photographs, 2½ by 2½ inches, are required for each application. A group picture should be used when more than one person is included in one application. Photographs of military members (without hat) either in uniform or in civilian attire are acceptable. Vending machine, newspaper, magazine, polaroid or acetate-based photographs or snapshots are not acceptable as they do not process properly. Allow two to three weeks for delivery of the passport. If time is limited, it is possible to obtain a passport within one day at the State Department in Washington.

Immunizations are very important for overseas travel. These are required by most countries for entry and for reentry into the U. S. Inoculations must be recorded on the yellow International Certificate of Vaccination approved by the World Health Organization. World travelers, at the most, need nine inoculations. Passports, vaccination records and orders should be kept available for inspection while traveling. They should not be packed in luggage.

TRANSPORTATION

A SERVICEMAN should also be sure that his dependents are in good physical health for travel. If his wife is pregnant, a medical statement indicating the duration of pregnancy and fitness for air travel must be presented. Women up to eight months pregnant, or at least six weeks after delivery, will be accepted for travel, unless a doctor advises otherwise. Infants over six weeks old may travel unless a doctor advises against it. Women wishing to travel less than six weeks after delivery and their infants will be accepted for travel if certified as medically sound by a medical officer.

Women in the first eight months of pregnancy will be accepted for commercial air travel, but women in their ninth month must present an obstetrician's certificate dated within 72 hours of departure time stating that they have been examined and found physically fit for air travel. As a rule, infants under 10 days are not accepted for commercial air travel.

Children under 12 years of age must be accompanied by a parent or a responsible adult designated by the parent or other competent authority.

MOST SAILORS fly when traveling overseas. That means they must pack all of their personal luggage into the 66-pound limit established by MAC. Navy men can be granted a total of 120 pounds for overseas travel if their command authorizes it on their orders. Dependents are only allowed the basic 66 pounds. Each passenger is also allowed one piece of hand luggage to carry aboard, not to exceed 24 by 13 by 9 inches in size. Each piece of stowed luggage may not exceed 36 by 24 by 30 inches. All baggage must be weighed.

Those traveling on commercial airlines with a Government Transportation Request (Category Z) are allowed 66 pounds. Free carry-on items include handbags, overcoats, wraps or blankets, small cameras, binoculars and infant-carrying baskets. All other baggage must be weighed. First-class allowance is 66 pounds; tourist is 44. However, 22 extra pounds may be granted on tourist-class if authorized on orders. Baggage limits within the United States vary with the airline.

Navy men and their families traveling to major overseas concentrations of American forces will normally fly MAC. MAC operates out of military air terminals such as Travis Air Force Base in California and McGuire AFB near Trenton, N.J.,. Persons traveling to small or remote overseas bases or ports will normally fly on American international air carriers using the Government Transportation Request.

For those flying dependents at their own expense, charter flights for servicemen and dependents offer a much less expensive alternative to regular commercial flights. Two organizations handling overseas charter flights are the United Service Club and the Davis Travel Agency. Often it is possible for a wives' club to organize a charter flight with the agency's help.

CUSTOMS

ONE OF THE LURES of overseas travel is being able to buy foreign merchandise at reduced prices. This means the traveling Navy man must know his customs rules, both for the U. S. and the country he will be living in. When transporting household goods overseas, the owner should find out if the host government has a restriction or duty on household items or cars. He should also check on licenses for cars and drivers.

As a general rule, Navy men returning to the U. S. after extended overseas tours (more than 140 days on shore or 120 days on ship) may ship their household and personal goods back to the U. S. free of duty, except for restricted or prohibited goods. Restricted goods require special quarantines or may only be imported in limited numbers. Restricted items include pets, plants and plant products, gold coins minted after 1933, medicinal drugs and certain U. S. trademarked items. Prohibited items will be seized

upon entry into the U. S. These include military firearms and ammunition, civilian firearms in excess of three long sporting guns and 1000 rounds of ammo, lottery tickets, narcotics, obscene literature, wild bird feathers and animal skins, and illegally printed books protected by U. S. copyright. Articles made in Cuba, North Korea, North Vietnam and Southern Rhodesia are also prohibited.

To many, customs, passports and travel requests appear forbidding, but if you know and obey the rules, foreign travel can be a major reward of Navy life. If you consider that you are being paid a regular salary, plus compensation for the expenses of moving your family and household goods, going Navy is one of the best travel bargains available.



Bachelor and Family Housing

NAVY HOUSING was virtually nonexistent before 1941 but, since World War II, it has become an integral part of Navy life. Today's Navymen are housed either in family quarters, bachelor quarters or in housing obtained in the civilian marketplace for which they receive a basic allowance for quarters (BAQ) to help them obtain private housing.

PUBLIC QUARTERS

OVER 86,000 family quarters are now controlled by the Navy and many more are under construction or in the design stage. Navymen who occupy such quarters surrender all or part of their BAQ in exchange for shelter which is completely maintained by the Navy and for which all utilities are paid, with

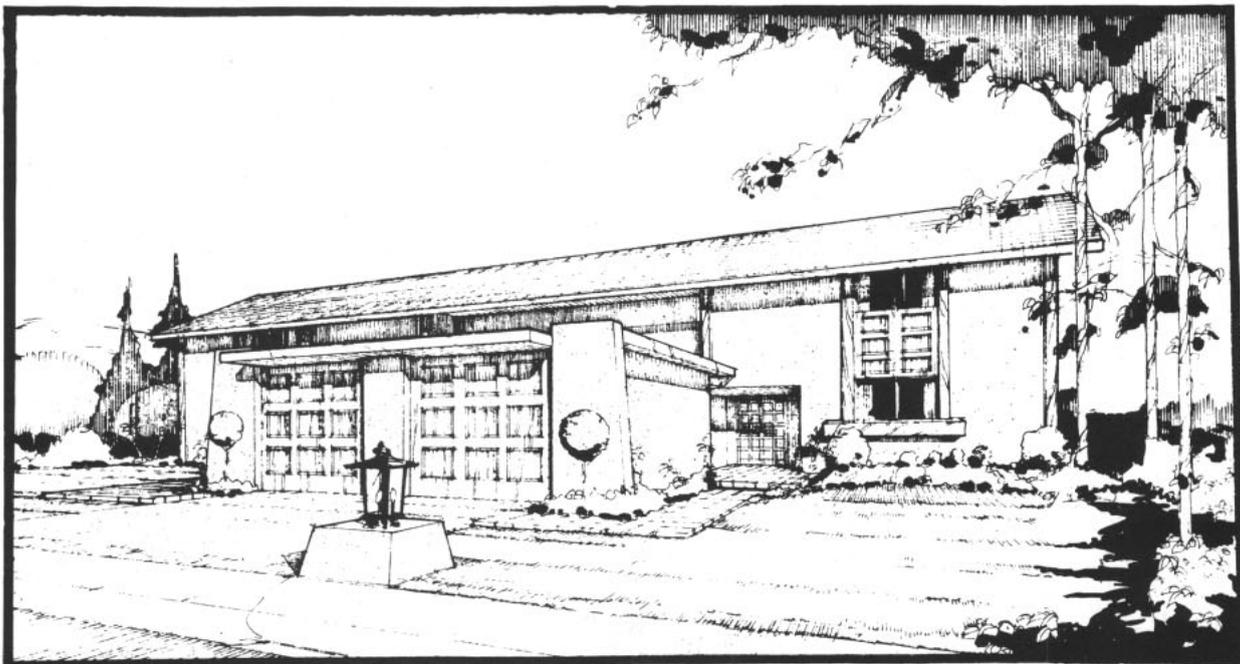
the exception of your telephone bills.

Some public quarters include furniture. These, however, usually are found overseas, where it is cheaper to the government to furnish them and store a Navyman's furniture in CONUS rather than ship it overseas and back.

Although there is an increasing number of public family quarters under the Navy's control, there are still not enough to satisfy the demands. More often than not, there is a waiting list.

TO INSURE EQUITABLE treatment in the assignment of public quarters, the Chief of Naval Operations has established the following guidelines:

- Control of housing assignments is centralized whenever possible.
- Housing assignment practices are consistent throughout the Navy.
- All eligible Navymen, whether assigned afloat or ashore, regardless of activity to which attached, are given equal opportunity to obtain housing.
- Every effort is to be made to let those who are waiting for housing know exactly where they stand. In this respect, updated waiting lists are published at least once a month.
- Every effort is made to insure that a man can assess his prospects for assignment to quarters before he reaches his new ship or duty station or as soon as he gets there.
- There is no discrimination because of race, color, creed or national origin.
- No more than 25 per cent of the public quarters at any installation may be designated for officers without the specific approval of the Chief of Naval Operations. (Units originally constructed or acquired specifically for officers are excepted.)
- The operational stress and responsibilities borne by captains and commanders is recognized and such factors are weighed when assigning these officers to public quarters.
- When family size is not a factor, better quality



housing is assigned to senior individuals. This applies to both officers and enlisted men.

NAVY FAMILIES are usually assigned to government housing which was built for those in the breadwinner's pay grade. Sometimes, however, local conditions permit assignment to a family whose sponsor is not more than one grade senior or junior to the designated category of quarters.

The amount a man pays for public quarters depends upon the classification of the housing itself. For example, if you occupy adequate public quarters, you don't receive your basic allowance for quarters.

If you reside in inadequate public quarters, you pay only a portion of your BAQ. The monthly amount is based on what the equivalent housing unit would rent for in the private community. However, no more than 75 per cent of your BAQ may be charged for such housing including utilities (except telephone) unless the cost of maintaining and operating the unit exceeds such amount.

Public quarters are classified as: (1) enlisted quarters; (2) quarters for lieutenant and officers below; (3) commander/lieutenant commander quarters; (4) captain quarters; and (5) flag quarters.

For enlisted men, housing eligibility is extended only to petty officers in pay grades E-4 with over four years' service and senior, and those in pay grade E-4 with two years' active duty with a total commitment of six years' active duty. Quarters may be assigned to family men in lower grades only if the housing requirement of all eligible personnel in the

area, and of families of eligible personnel on unaccompanied tours elsewhere, have been satisfied.

Exceptions may be authorized when severe hardship is involved, or when it is otherwise considered in the best interest of the government.

THE NEWEST thrust in family housing is to be found in an ambitious housing program which aims at putting an adequate roof over every Navy family. Although this seems to be a large order, the program is off to a good start and has been gradually working since FY 1970 to increasing the housing construction figure to 5000 new units a year.

During fiscal years 1969 and 1970, 2570 new units were authorized and funded by the Congress. For FY 1971, 3700 units were authorized and plans for FY 1972 call for 4254 units.

The Navy is also working on a system of variable allowances for the continental United States similar to that with which overseas Navymen are familiar.

Another innovation in Navy housing is to be found in legislation which authorized the Department of Housing and Urban Development to give priority to the military in selected projects of HUD's subsidized family housing programs.

During the past fiscal year, HUD agreed to spend part of its subsidy funds on approximately 2000 units for occupancy by Navy families.

The Navy has also leased houses in the civilian economy for Navy occupancy. More than 2500 units were authorized in fiscal year 1971 and more than 4000 are planned for the current fiscal year.



Navy Lodges For You And Your Family

ONE OF THE MORE RECENTLY ESTABLISHED benefits available to Navy families on the move is the Navy Lodge System which is currently in operation—and still expanding—at Navy bases throughout the world (see ALL HANDS August 1971 issue).

The Navy Resale System Office provides technical guidance to local Commanding Officers who operate the navy lodges locally within the Navy Exchange program. Non-appropriated funds cover most of the construction costs of Navy Lodges, which provide comfortable, convenient and inexpensive temporary lodging for Navymen who are moving their families and belongings to a new duty station under PCS orders, and for other naval personnel under a priority setup.

Navy Lodges include the former guesthouses and hotels/motels, as well as the newly constructed units which have opened—or soon will open—at 13 U. S. bases. Priority for reservations is given to Navymen traveling under PCS orders, but others who are



Use of private funds has also been proposed for the Navy to construct houses for Navy families and provide for installment payments by the government to liquidate the indebtedness over a period of years.

The use of mobile homes is also being emphasized. Within two years, the 1300 (more or less) mobile home spaces now available will be more than doubled.

A concept called "turnkey" is also being tried by the Navy is an effort to improve the quality and esthetics of new housing projects. The results will be seen in San Diego's Murphy Canyon Heights.

Under the Turnkey Concept, the Navy doesn't furnish detailed plans and specifications, but relies upon local builders to submit design construction proposals suitable to the area from a cost and habitability standpoint. At San Diego, 700 enlisted and 200 officer housing units are scheduled.

ON PAGE 61 is an example of the new Navy family housing in the Murphy Canyon Navy Housing project, San Diego, Calif. It will consist of 900 units—700 units for enlisted families and 200 units for officer families. The first units are scheduled for completion January 1972 and the entire complex should be completed and fully occupied by January 1973.

Housing construction, officer and enlisted, consists of stucco exterior with wood trim and brick veneer and asphalt shingle roofs. The interior will be drywall and units will consist of living room, dining room, family room, kitchen, bedrooms and baths. Flooring will be vinyl asbestos throughout. Individual units range from two to four bedrooms.

eligible to use Navy Lodge facilities, in order of priority, include:

- POW wives and dependents.
- Other active duty personnel and their dependents.
- Retired military personnel and their dependents.
- DoD civilian employees assigned to overseas areas.
- Official guests and visitors of the command.
- Visiting relatives and guests of assigned military personnel in isolated areas where civilian accommodations are not available.

FOR NAVY LODGES located at naval hospitals, reservations may be made by immediate families of seriously ill patients at base hospitals; immediate families of Vietnam-returnee patients; sponsors of children undergoing treatment or recovering from serious injury; and Navy and Marine Corps personnel and their dependents assigned to hospital staffs and arriving or departing under PCS orders.

Reservations for Navy Lodges, which are confirmed on a "first-come, first-served" basis, can be made by submitting an application to the activity Navy Exchange Officer in care of the addresses listed below, including the following information:

- Name, rank or rate, and service number.
- Number of units being requested.
- Reservation dates, including length of stay.

CIVILIAN MARKET HOUSING

NAVYMEN WHO RELY upon the civilian rental market for finding a home will discover that the Navy's Housing Referral Offices can be of considerable help. These offices have rental and sale listings on housing suitable for Navymen and often considerable time can be saved by consulting them before reporting to a new duty station.

Landlords who do not practice a policy of open housing for racial minorities are not permitted to list their units with the housing assistance office.

BACHELOR QUARTERS

DURING COMPARATIVELY RECENT YEARS, the construction of bachelor officer and enlisted quarters has been on the upswing and, in many respects, has been following new concepts concerning the privacy of the occupants and the facilities to which they are entitled.

The new Gold Hill complex at Guantanamo Bay is a case in point. Completed last January, this bachelor enlisted quarters houses 1340 men in air-conditioned comfort. The quarters have separately controlled lighting fixtures, large wardrobes and two-way intercoms.

There are also reading areas and recreation rooms equipped for table tennis, shuffleboard and sedentary games such as chess and checkers.

A new bachelor officers' quarters at Guantanamo Bay houses 160 officers in individual rooms.

- Number in the family.
- Duty station to which you're ordered.
- Intermediate duty station address or leave address to which confirmation of reservation can be mailed.
- Present address.

Each unit of a newly constructed Navy lodge facility provides comfortable accommodations for a family of five, and comes fully equipped with kitchen, bath, air-conditioning, television and parking. Free ice, the use of cribs, irons and ironing boards, card tables and chairs, highchairs, and playground area for children—all these for generally \$8 or less.

Collateral services available to the guests include car rental, taxi service, kennel service, valet, and vending service, as appropriate.

The older facilities do not, of course, have the same degree of accommodations, but a continuing effort is being made to provide the Navy family on the move with adequate motel quarters.

On page 62 is a list of the Lodges currently in operation, including a description of the facilities available, daily rates, and the addresses to which requests for reservations and information should be sent. Navy Lodges are there to help you, but you must help yourself first by carefully planning your move. Now, check the list on the following pages.



NAVY LODGES HERE AND ABROAD

LOCATIONS	FACILITIES	DAILY RATES	ADDRESSES FOR RESERVATIONS
NS Adak, Alaska	14 units (formerly BEQs), 2 or 3 bedrooms, living room, kitchen, bath, TV, cooking utensils, washers and dryers, laundry and dry-cleaning, cots, cribs, cafeterias, messes, clubs. No pets.	\$9 and \$10	Navy Lodge, Naval Station, FPO Seattle 98791 Phone: 907-579-0011
NAS Alameda, Calif.	24 units (formerly BEQs), 2 or 3 bedrooms, living room, kitchen, bath, TV, cooking utensils. 70 units (new construction): 2 double beds, studio, kitchen, bath, TV, cooking utensils, washers and dryers, vending, car rental, air-conditioning.	\$6 thru \$9 \$8	Navy Lodge Naval Air Station Alameda, Calif. 94501 Phone: 415-523-4917
NS Argentia, Newfoundland	43 units (formerly BOQs): bedroom and living room, no kitchen, refrigerator, washers and dryers, TV, cots, cribs, baths. No pets.	\$4 plus 10c each add'l person.	Navy Lodge, Naval Station FPO N. Y. 09597 Phone: 709-226-2071 Southside 2216, 4106
NTC Bainbridge, Md.	29 units (formerly WAVE barracks): double beds, 4 sets adjoining rooms, communal bath, no kitchens, cots, cribs, cafeterias/messes, clubs, lounges with TV, vending, washers and dryers, air-conditioning. No pets.	\$6 single, \$7 double, 50c each add'l person.	Navy Lodge Naval Training Center Bainbridge, Md. 21905 Phone: 301-378-2121, Ext. 278
NNMC Bethesda, Md.	22 units (new construction): 2 double beds, studio, kitchen, bath, TV, cooking utensils, washers and dryers, vending, car rental, cots, cribs, playground, air-conditioning. No pets. (Immediate families of patients given priority).	\$8	Navy Lodge National Naval Medical Center Bethesda, Md. 20014 Phone: 301-652-6388
NAS Brunswick, Maine	17 units (formerly BOQs): bedroom and living room, no kitchen, bath, lounge, washers and dryers, vending, car rental, cots, cribs. No pets.	\$8	Navy Lodge Naval Air Station Brunswick, Maine 04011 Phone: 207-921-2387, or 921-2388
NAS Cecil Field, Fla.	4 units (formerly rental housing): 3 bedrooms and air-conditioning, utensils, cots, cribs, cafeterias/messes, clubs, kitchen, bath. No pets. 4 units (mobile homes): 2 or 3 bedrooms, air conditioning, utensils, cots, cribs, kitchen, bath.	\$6 and \$7.50	Navy Lodge Naval Air Station Cecil Field, Fla. 32215 Phone: 904-771-3211, Ext. 8119
NS Charleston, S. C.	23 units (mobile homes), 2 or 3 bedrooms, air-conditioning, kitchen, bath, cots, cribs. No pets. 46 units (new construction): double beds, studio, kitchen, bath, TV, utensils, vending, washers and dryers, air-conditioning.	\$8	Navy Lodge Naval Station Charleston, S. C. 29408 Phone: 803-713-4551

LOCATIONS	FACILITIES	DAILY RATES	ADDRESSES FOR RESERVATIONS
NAS Chase Field, Beeville, Tex.	6 units (mobile homes), 2 or 3 bedrooms, kitchen, bath, air-conditioning, cafeterias/messes, clubs.	\$6.50 and \$7.50	Navy Lodge Naval Air Station Chase Field, Beeville, Texas 78102 Phone: 713-358-1120, Ext. 451
NAF El Centro, Calif.	7 units (formerly rental housing): communal kitchen, utensils, cots, cribs, bath, clubs, cafeterias/messes. No pets.	\$3.50	Navy Lodge Naval Air Facility El Centro, Calif. 92243 Phone: 714-352-4914, or -353-2478
NAAS Fallon, Nev.	3 units (formerly rental housing): 2 bedrooms, household kit, towel-linen-laundry service, cots, cribs, snack bar, open messes, kitchen, bath, air-conditioning. No pets except fish and birds.	\$5.50	Navy Lodge Naval Auxiliary Air Station Fallon, Nev. 89406 Phone: 702-423-5161, Ext. 2400 or 2449
NAS Jacksonville, Fla.	31 units (formerly MOQs): 2 or 3 bedrooms, fully equipped kitchens, bath, TV, air-conditioning, living room, cots, cribs, washers and dryers, grocery store, cafeterias/messes, clubs. No pets except for fish and birds.	\$6 and \$7	Navy Lodge Naval Air Station Jacksonville, Fla. 32212 Phone: 904-772-2549
NS Keflavik, Iceland	30 units (formerly BOQs): 11 units with kitchen and bath, 19 with private bath only, cafeterias/messes, clubs. No pets.	\$1.50 per person	Navy Lodge Naval Station FPO N. Y. 09571 Phone: O/S 7262/7273
NAS Key West, Fla.	6 units (formerly barracks): 2 or 3 bedrooms, bath, kitchen, TV, air-conditioning, living room, cots, cribs, laundromat, cafeterias/messes, clubs. No pets.	\$6.50 and \$7.50	Navy Lodge Naval Air Station Key West, Fla. 33040 Phone: 305-296-3561, Ext. 189
NS Kodiak, Alaska	12 units (formerly BOQs): communal kitchen, linen service, private baths, cribs, cots, laundry and dry-cleaning. No pets.	\$7.00	Navy Lodge Naval Station FPO Seattle 98790 Phone: 907-487-2153
NAS Lakehurst, N. J.	9 units (formerly rental housing): 2 bedrooms, living room, kitchen, bath, air-conditioning, cots, cribs, TV, cafeterias/messes, clubs. No pets.	\$7.00	Navy Lodge Naval Air Station Lakehurst, N. J. 08733 Phone: 201-657-7805, Ext. 323-2443
NAS Lemoore, Calif.	46 units (new construction): 2 double beds, studio, kitchen, bath, TV, utensils, washers and dryers, vending, air-conditioning. No pets.	\$8.00	Navy Lodge Naval Air Station Lemoore, Calif. 93245 Phone: 209-998-3588
NS Mayport, Fla.	18 units (mobile homes): 2 or 3 bedrooms, kitchen, bath, air-conditioning, cots, cribs, washers and dryers, utensils, laundry pick-up, grocery store and NX snack bar available. No pets except fish and birds.	\$5.50 and \$6.50	Navy Lodge Naval Station Mayport, Fla. 32228 Phone: 904-246-5554
NAB Little Creek, Va.	88 units (new construction): 2 double beds, studio, kitchen, bath, TV, utensils, washers and dryers, air-conditioning, vending, car rental, grocery items, cots, cribs, playground equipment, laundry and dry-cleaning, cafeterias/messes, clubs. No pets.	\$8.00	Navy Lodge Naval Amphibious Base Little Creek, Va. 23521 Phone: 703-464-6215
NSPCC Mechanicsburg, Pa.	3 units (formerly BOQs): 1 and 2 bedrooms, bath, kitchen, TV, utensils, grocery items, clubs, cafeterias. No pets.	\$4 thru \$6, \$2 each add'l person	Navy Lodge Naval Supply Depot Mechanicsburg, Pa. Phone: 717-766-8511, Ext. 608

NOTE: Daily rates subject to change.

Address your requests for reservations to NAVY EXCHANGE OFFICER at above addresses.

LOCATIONS	FACILITIES	DAILY RATES	ADDRESSES FOR RESERVATIONS
NAS Memphis, Tenn.	20 units (formerly MOQs): 2 or 3 bedrooms, living room, kitchen, bath, air-conditioning, cots, cribs, no pets. 22 units (new construction): 2 double beds, studio, kitchen, bath, TV, utensils, air-conditioning, cots, cribs, vending, laundry and dry-cleaning, cafeterias/messes.	\$6-\$8, 50c for cots \$8	Navy Lodge Naval Air Station Memphis, Tenn. 38054 Phone: 901-872-1711, Ext. 8369
NS Midway	6 units (formerly BOQs): four 2-bedroom apartments with adjoining bath; two 2-bedroom apartments with living room and kitchen.	\$3.50; \$2.50	Navy Lodge Naval Station FPO San Francisco 96614
NAS Miramar	88 units (new construction): bath, kitchen, air-conditioning, washers and dryers.	\$8.00	Navy Lodge Naval Air Station Miramar, Calif. 92145
NAS Moffett Field, Calif.	24 units (formerly rental housing): 2 or 3 bedrooms, kitchen, living room, bath, TV, air-conditioning, utensils, washers and dryers. No pets. 22 new construction units planned.	\$5 and \$6	Navy Lodge Naval Air Station Moffett Field, Calif. 94035 Phone: 415-966-5570, Ext. 5235
SubBase, New London	68 units: bath, kitchen, air-conditioning, washers and dryers.	\$8	Navy Lodge Naval Submarine Base New London, Conn. 06340
NSA New Orleans, La.	4 units (mobile homes): 2 or 3 bedrooms, living room, kitchen, bath, cots, cribs, TV, air-conditioning, cafeterias/messes, clubs. No pets.	\$5 and \$6.50	Navy Lodge Naval Support Activity New Orleans, La. 70140 Phone: 504-367-2044
NS Newport, R. I.	56 units (new construction): 2 double beds, studio, kitchen, bath, TV, utensils, air-conditioning, washers and dryers, vending, car rental, grocery items, cots, cribs, laundry and dry-cleaning, playground, messes, clubs. No pets.	\$8	Navy Lodge Naval Station Newport, R. I. 02840 Phone: 401-641-4358
NS Norfolk, Va.	88 units (new construction): 2 double beds, studio, kitchen, bath, TV, utensils, washers and dryers, air-conditioning, vending, car rental, grocery items, cots, cribs, playground, laundry and dry-cleaning, cafeterias/messes, clubs. No pets.	\$8	Navy Lodge Naval Station Norfolk, Va. 23511 Phone: 703-489-2657
NAS North Island	88 units (new construction): bath, kitchen, air-conditioning, washers and dryers.	\$8	Navy Lodge Naval Air Station North Island, San Diego, Calif. 92135
NH Oakland, Calif.	16 units (formerly SOQs): 2 rooms with adjoining bath, washers and dryers, TV, air-conditioning, no kitchens. No pets. (Immediate families of patients given priority).	\$5 and \$6	Navy Lodge Naval Hospital Oakland, Calif. 94628 Phone: 415-639-2051
NSC Oakland, Calif.	19 units (formerly BOQs): 1 or 2 bedrooms, light cooking facilities, cots, cribs, TV, air-conditioning, washers and dryers, vending, bath. No pets.	\$6-\$8	Navy Lodge Naval Supply Center Oakland, Calif. 94625
NTC Orlando, Fla.	28 units (formerly BOQs): 1 bedroom and community bath; 8 units with 2 double beds and semiprivate bath; 14 units with 2 double beds and private bath. Laundromat, cots, cribs, kitchen, vending, car rental, cafeterias/messes, clubs. No pets.	\$6-\$8	Navy Lodge Naval Training Center Orlando, Fla. 32813 Phone: 305-646-5511
NS Philadelphia, Pa.	18 units (formerly BOQs), communal kitchens and baths, washers and dryers.	\$2	Navy Exchange Officer Naval Station Philadelphia, Pa. 19112

LOCATIONS	FACILITIES	DAILY RATES	ADDRESSES FOR RESERVATIONS
NAS Pensacola, Fla.	16 units (formerly MOQs): 1 or 2 bedrooms, air-conditioning, utensils, cots, cribs, TV, kitchen, laundromat. 22 units (new construction): 2 double beds, studio, kitchen, bath, TV, utensils, washers and dryers, air-conditioning, cots, cribs, car rental, vending, grocery items, clubs.	\$6.50 and \$7.50 \$8	Navy Lodge Naval Air Station Pensacola, Fla. 32508 Phone: 904-455-8128
NH Philadelphia, Pa.	6 units (formerly SOQs): 2 with kitchens, 4 without; towel/linen service, cots, cribs, laundry and meals in hospital. No pets. (Restricted to immediate families of patients).	\$2.50-\$5.25	Navy Lodge Naval Hospital Philadelphia, Pa. 19145 Phone: 215-755-8721
NAS Point Mugu, Calif.	12 units (formerly BOQs): 2 beds, kitchenette, bath, air-conditioning, TV, pay phones, washers and dryers, vending, cafeterias/messes, clubs. No pets.	\$3, \$4, \$4.50 —50c each add'l person	Navy Lodge Naval Air Station Point Mugu, Calif. 93041 Phone: 805-982-7903
NAS Quonset Point, R. I.	24 units (formerly rental housing): 1, 2 or 3 bedrooms, kitchen, bath, TV, air-conditioning, living room, vending, cafeterias/messes, clubs, grocery items. No pets.	\$5-\$7	Navy Lodge Naval Air Station Quonset Point, R. I. 02819 Phone: 401-295-8285, or -294-9012
NS San Diego, Calif.	46 units (new construction): 2 double beds, studio, kitchen, bath, TV; utensils, washers and dryers, air-conditioning, vending, car rental, grocery items, cots, cribs, playground, laundry and dry-cleaning, cafeterias/messes, clubs.	\$8	Navy Lodge Naval Station San Diego, Calif. 92136 Phone: 714-233-3771
NS San Juan, P. R.	103 units (formerly BOQs): semiprivate, private and suites, no kitchens; cots, cribs, laundry and dry-cleaning, maid service, air-conditioning, vending, car rental. No pets.	\$5-\$10	Navy Lodge Naval Station FPO N. Y. 09550 Phone: 809-722-0080, Ext. 520 or 623
NS Subic Bay, R. P.	20 units (new construction): twin beds and sofa-beds, cots, cribs, private bath, communal refrigerator, hot plate for infant care, vending. No pets.	\$3 single, \$5 double, \$1 each add'l person	Navy Lodge Naval Station FPO San Francisco 96650
NS Treasure Island, Calif.	2 units (formerly rental housing): 1 and 2 bedrooms, kitchen, bath, TV, air-conditioning, commissary, clubs, cafeterias/messes.	\$7	Navy Lodge Naval Station Treasure Island, Calif. 94130 Phone: 415-765-5751
NS Washington, D. C.	49 units (formerly rental housing): 1, 2 or 3 bedrooms, living room, bath, utensils, cots, cribs, laundromat, phones, vending, beauty/barbering, air-conditioning, high chairs. (Restricted to enlisted men, warrant officers and officers in pay grades O-1 through O-3.)	\$5-\$7	Navy Lodge Naval Station Washington, D. C. 20390 Phone: 202-698-4100
NAS Whiting Field, Fla.	9 units (formerly rental housing): 1, 2 or 3 bedrooms, living room, bath, utensils, cots, cribs, air-conditioning, laundry pickup, grocery shop, restaurant, messes. No pets.	\$5.50-\$7.50	Navy Lodge NAS Whiting Field Milton, Fla. 32570 Phone: 904-623-3643, Ext. 387 or 533
FAD Yokohama, Japan	93 units (formerly barracks): communal kitchen each floor, bath facilities each floor, cots, cribs, beauty shop, laundry, snack bar, child care. No pets.	\$2.50-\$8	Navy Exchange Branch Manager FAD Yokohama FPO Seattle 98761
FA Yokosuka, Japan	112 units (formerly barracks): communal kitchen and bath each floor, sink in each room, cots, cribs, laundry.	\$3.50-\$6.50	Navy Exchange Officer Fleet Activities Yokosuka FPO Seattle 98762

NOTE: Daily rates subject to change.

Address your requests for reservations to NAVY EXCHANGE OFFICER at above addresses.



Help in Buying A Home

IF, LIKE TARZAN AND JANE, you and your family could live in a tree, you undoubtedly would save a lot of money. However, since most wives prefer a more conventional abode, other arrangements seem to be in order.

Buying a home, for example, and—because you're a Navyman, and/or a veteran, you're entitled to certain rights and benefits which are helpful when it comes to buying a home. First of all, you may want to consider the merits of buying or renting. To purchase a home may consume a sizable piece of the budget pie. The question of whether you are going to rent or purchase a roof over your head, therefore, deserves considerable study.

In the long run, the question may be answered by economics. The first decision to be made is: Can you afford not only to make a down payment and pay closing costs, but also can you afford the monthly payments over a lengthy period of time?

If a conventional mortgage is placed on a house, the down payment required is frequently one-third of the sale price. Houses financed under the in-service FHA-insured loan program and G. I. bills, however, require considerably less initial expense. For that reason, they are obviously more popular with servicemen.

Since buying a house requires a considerable outlay of money, one might suspect that there is an advantage to buying rather than renting. There is. Those who pay rent receive nothing but the use of the premises they occupy. Those who buy, however, have a portion of their monthly payment applied to equity. Each time a payment is made, a little of the loan is paid off until the purchaser owns a considerable chunk.

The part of his monthly payment which is not applied to equity is applied to the payment of interest on the loan and sometimes to taxes and insurance if they are included in the payment. The portion of the payment which is applied to interest can be claimed on your income tax return to reduce your taxable income. If you itemize your deductions, you can save some money in this way each 15 April and on the date your state income taxes are due, too.

MORTGAGES

IF YOU DECIDE to buy a home, the chances are you won't have enough money to pay cash, so you must borrow. Loans on houses are called mortgages or deeds of trust.

The simplest mortgage to place is a conventional type which requires about one-third of the purchase price as a down payment.

Those who have the down payment and financial standing can place one in a matter of days, or less.

Those who want to invest less in a down payment, however, usually turn to government-insured mortgages. FHA loans require considerably less money as down payments and G. I. loans may be obtained with nothing down. One must always remember, however, that money which is not paid down must be made up in the amount of the loan. The bigger the loan, the bigger the monthly payment.

IN-SERVICE FHA-INSURED LOANS

LET'S CONSIDER LOANS made under the Federal Housing Administration. Builders of subdivisions frequently obtain lending commitments on every house they have for sale so the prospective purchaser, if he qualifies, will have a minimum of difficulty in obtaining an FHA-insured mortgage.

Servicemen making this type of loan have an advantage over civilians. One-half of one per cent of their interest is paid by the Department of Defense as mortgage insurance. If the serviceman retires or leaves the service, he must take up this payment.

Down payments required for FHA-insured loans are relatively low since they are based on a graduated scale geared to the amount of the property's appraised value. A buyer need pay only three per cent down on the first \$15,000 of FHA appraisal and 10 per cent of the next \$10,000 of the loan. If the loan exceeds \$25,000, the purchaser must pay 15 per cent down on the remainder. No FHA loan may exceed \$33,000 in continental United States.



The maximum allowable interest rate on FHA-insured loans is now seven per cent. As mentioned earlier, one-half of one per cent of the unpaid balance is contributed by the Department of Defense as a mortgage insurance premium for as long as you remain in the service.

There are certain preliminaries to be observed before applying for an in-service FHA-insured loan. For example, each applicant must obtain a certificate of eligibility from his commanding officer. This is DOD Form 802 and certifies the purchaser is serving on active duty, has had at least two years of such duty and requires housing. Incidentally, the only type of housing which may be purchased using an FHA in-service insured loan is a one-family type dwelling or condominium to be occupied by the purchaser.

G. I. HOME LOANS

G.I. loans are another popular method of financing houses for both veterans and active-duty servicemen. It is no longer necessary to have been discharged from the service to be eligible for a G.I. loan, but it is necessary to have a certificate of entitlement which the Veterans Administration issues only when there is no G.I. loan outstanding against you.

Veterans and eligible widows of veterans of WW II, the Korean conflict, post-Korean conflict and Vietnam conflict are eligible for VA loans, as well as wives of servicemen officially listed as missing in action, or captured, for more than 90 days. Servicemen earn

their eligibility after serving at least 181 days of continuous active duty.

LOANS INSURED by the VA can be extended over a 30-year period, making the monthly payments comparatively low. The purchaser of a house under the G.I. bill, or one who makes an FHA loan must have the cash to fill the gap between the amount of the mortgage and the amount of the house costs. There can be no second mortgage.

As mentioned before, it takes more time to place a government-insured mortgage than it does to make a conventional loan on real estate. There is, however, a method of having your cake and eating it, too. It is called assuming a mortgage.

There are many houses on the market which were mortgaged by an owner who lived in the house a few years and decided to sell. Inasmuch as most early payments on mortgages go to satisfy the interest due, the principal on these mortgages is relatively high. The loan may be a G.I. mortgage, an FHA insured mortgage or even a conventional mortgage. The latter, however, is of little value in an assumption.

A BUYER who assumes a mortgage simply takes over from the previous owner the amount of the unpaid balance on his house. Let's say a house costs \$20,000 and has a \$17,000 mortgage. All the purchaser must come up with is \$3000. He can make the \$3000 down payment, if he has that much, and take over the payments where the previous owner left off.

If the purchaser has only \$1000, however, the seller may be willing to take back a second trust. This is, in effect, a case of the seller, lending the purchaser enough money to buy the house. In this case the second trust (or mortgage) would be for \$2000—the difference between the \$1000 down payment and the \$17,000 mortgage.

In such a case, the new owner would continue making payments on the first trust and would, in addition, be making payments on the second trust to the previous owner. Interest rates on second trusts vary widely throughout the country but are always higher than interest rates on first trusts. It behooves the new purchaser, therefore, to pay off the second trust as soon as he can.

Second trusts are usually written so they become due and payable within five years and payment is usually pegged at \$10 per \$1000. A second trust for \$2000 would be payable at the rate of \$20 per month.

At this rate of payment, there would be a residual payment due at the end of five years—a fact which may come as a surprise to the owner. Those who obligate themselves with a second trust would do well to examine this point with care.

SALES CONTRACT

ALTHOUGH FINANCING the purchase of a house is undoubtedly important, the basic step in a real estate transfer is the sales contract.

This is a written agreement between the purchaser



and the seller. Contract forms can usually be purchased at any stationery store or obtained from your legal assistance officer. There are blank spaces for the names of the purchaser, the seller, the real estate agent (if any), the price of the property, etc.

But before doing this, read the section below.

ONCE THE CONTRACT IS SIGNED, it commits the purchaser to buy and the seller to sell the property named under the conditions outlined. If either party fails to perform under the terms set forth in the contract, the result almost inevitably is trouble.

Because the contract is such an important part of the real estate transaction, it should leave nothing to the imagination.

If movable items such as a refrigerator, stove, storm windows or venetian blinds are to be included in the sale, they should be mentioned in the contract, otherwise the seller will have the right to remove them before settlement.

If the seller is to make alterations or repairs to the property being bought, the work should be spelled out in the contract.

Unless you are an old hand at real estate transactions, it is a good idea to obtain legal advice before signing a contract. Frequently, this is obtainable from a legal officer. If it is not available at your station, the yellow pages of the phone book should prove helpful. One tip—attorneys specialize much as doctors do. Be certain you employ an attorney who is familiar with real estate law.

The final step in a real estate transaction is settlement. This is the day you go to the office of the settlement attorney to sign the necessary papers.

SETTLEMENT ON YOUR PURCHASE

YOU SHOULD MAKE THIS TRIP with money in your pocket, for there will be expenses incident to the purchase of your house which must be paid at this time.

In addition to the attorney's fee, title search and survey costs, you will be expected to pay your share of the insurance and taxes which may have been paid in advance by a former owner.

If you are buying a new house, an escrow account will be established for these purposes. If a new loan has been placed on the house of your choice, you may have to pay a loan fee to your lender. Such a fee is commonly referred to in real estate and mortgage circles as *points*.

To be brief, you should be prepared to part with a thousand dollars in addition to the lender's fees. The amount, however, varies widely and you can get a fairly accurate and perhaps exact idea of how much the settlement costs will be simply by calling the settlement attorney in advance of your arrival and asking him how much the costs will be.

Frequently, builders and real estate agents can give a pretty close estimate of closing costs. Occasionally homeowners who are selling their own homes can also estimate closing costs with a high degree of accuracy.

REAL ESTATE AGENT

WHEN A NAVYMAN wants to buy a house, he usually debates whether or not he should employ the services of a real estate agent. An agent has an advantage that a stranger in town does not have—he knows where the available houses are and can take you there in his car. This saves endless time and effort. Frequently this is important. Theoretically, the services of a real estate agent cost the purchaser nothing inasmuch as his services are paid for by the seller.

Even before consulting a real estate agent, it's a good idea to read the house-for-sale adds in the local newspapers, to get an idea of what's available and the going prices. It's also a good idea to check out the various locales in which you and your family are interested.

Houses are like other merchandise. The man who shops around soon knows a fair price when he sees one. A buyer who pays a fair price for a house which pleases him can enjoy it while he lives there. If he sells it at the end of his tour, he frequently can realize a small profit or at least break even. In any event, he has built up some equity instead of paying rent and has been able to deduct the amount he paid in interest on his mortgage from his state and federal income tax return.



ID Card: A Ticket To Many Benefits

ONE OF THE MOST VALUABLE items a member of your family may receive is DD Form 1173—the dependent's ID card—which serves as the holder's entitlement to a wide variety of Navy privileges and benefits.

Regulations on the issue and use of the dependent's ID card are contained in BuPers Inst. 1750.5 series. This directive spells out exactly who is eligible to use various commissary, exchange and medical facilities, and provides other information of interest to Navy families. Here's a roundup:

AUTHORIZED DEPENDENTS

In general, DD Form 1173 is the standard ID and authorization card issued to dependents of active duty, retired with pay (including Fleet Reservists), and deceased members of the armed services.

Authorized dependents may include:

- Wives (or husbands if married to active duty or retired WAVES).
- Unremarried widows (or widowers).
- Unmarried children under age 21 (including adopted or stepchildren). Unmarried children over 21 if incapable of self-support.

● Unmarried children between 21 and 23 who are attending college.

● Parents (or parents-in-law) who are dependent for more than one-half support.

● Unmarried illegitimate children (if actually dependent upon the sponsor and residents of his household).

● Other civilians when specifically authorized by the Secretary of the Navy (or Army or Air Force), or as deemed necessary by cognizant commanders.

NOTE: For additional information on authorized dependents under medical benefits, see page 74.

THE DEPENDENT'S ID card is just that—it identifies those who may be authorized certain privileges and access to certain facilities. It does not in itself authorize entry into classified security areas.

The card is printed in black security-type ink, and is laminated between two sheets of thermo-plastic with an identification or passport-type photograph of the dependent.

The card is recognized by all activities of the uniformed services. Basic privileges may be modified by commanders in areas with limited facilities. In general, authorized patronage depends on the availability and adequacy of the facility concerned.

In certain overseas areas, treaties, Status of Forces Agreements, or military base agreements might place limitations on who can use the commissary and exchange. Ordinarily, Status of Forces Agreements with foreign countries include a provision that only the dependents of servicemen who are "members of the force" stationed in the host country are eligible for commissary and exchange privileges. In other words, if you are in the Republic of Vietnam and your family moves to Japan or the Republic of the Philippines to be in the geographical area, they may not be eligible for commissary or exchange privileges, simply because you are not a "member of the force" in Japan or the Philippines.

HOW AND WHEN TO APPLY

APPPLICATIONS for the DD 1173 should be made when the Navy sponsor:

- Enters active duty for more than 30 days.
- Reenlists for continuous active duty.
- Retires, transfers to the Fleet Reserve, or dies.

Application for a new ID card should be made when there is a change in status that would affect entitlement, when the card expires, becomes mutilated, is lost or stolen.

If you're on active duty, you apply on behalf of your dependents by submitting DD form 1172 to the command with custody of your service record. The completed application is filed in your record after the card has been issued.

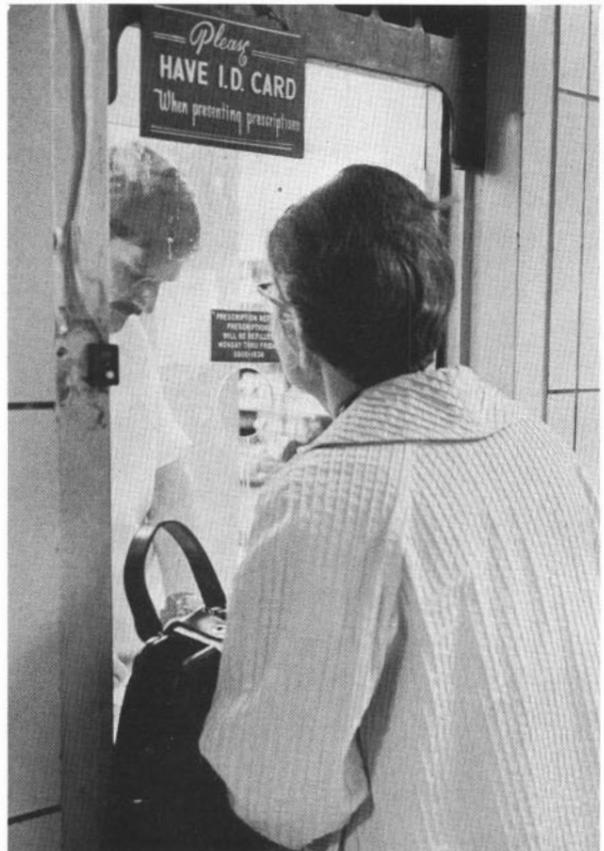
If you are an enlisted Navy man or woman, your application is made in duplicate. The second copy is forwarded to the U.S. Navy Family Allowance Activity for a review of your dependent's eligibility. You apply for a new dependent's ID card before you retire or

transfer to the Fleet Reserve. Your command will make every effort to issue the new card before you leave active duty, but if it cannot be issued in time, you will be provided with verified DD Forms 1172 (application) which your dependents may take to any major military installation for issuance of cards.

Once you're in a retired or retainer pay status, your application for renewal of the ID card should be submitted to the Commanding Officer, Naval Reserve Manpower Center, Bainbridge, Md.

Eligible dependents of deceased Navy men and women may apply for cards directly to the Chief of Naval Personnel (Pers-P512) or to the nearest Navy card-issuing activity. Survivors of those who die while on active duty automatically have their applications verified by the commanding officer or casualty assistance calls officer.

It may not always be possible for your command to issue dependents' ID cards. This would be the case, for example, if you are not in the same locality as your dependents. In such circumstances, you should submit an application to the command maintaining your service record to have your dependents' eligibility determined. The form is then returned to you with instructions that it be presented by your dependent to any military activity equipped to issue the card. The issuing activity then returns the completed application to your command for filing in your service record.



VERIFICATION

THE APPLICATION FORM (DD 1172) must be verified by your command before any DD Form 1173 is issued. Your command makes sure the dependents you claim are eligible. Birth certificates, adoption decrees, medical certificates, education statements, divorce decrees or other documents as appropriate to your application, may be required.

If the eligibility of a claimed dependent is questionable, the problem is turned over to the Chief of Naval Personnel for a ruling. (You should note that any determination made by the Navy Family Allowance Activity is done under BuPers policy, and should not be considered "questionable.")

If your dependent's eligibility hinges on the validity of a Mexican or any foreign decree of divorce obtained by either you or your spouse, the case must be forwarded to the Family Allowance Activity for a ruling.

Any documents you submit to support your application will be returned to you after they have served their purpose.

EXPIRATION

ALTHOUGH expiration dates for dependents' IDs vary, cards are not issued for less than 30 days. At the other extreme, no card should show an expiration date beyond six years from the date of issue. The word "indefinite" renders a card invalid and should never be used in the expiration date block.

If your dependent loses his or her ID card, or if it's stolen, you should report the matter promptly to your command and resubmit the DD Form 1172 with a statement regarding all the circumstances of the loss.

The dependent's ID card must be surrendered:

- Upon expiration.
- Whenever the cardholder becomes ineligible.
- When a new card is issued (except to replace one that was lost or stolen).
- Upon the sponsor's death, retirement, transfer to the Fleet Reserve or release to inactive duty.
- When the sponsor is officially placed in a deserter status.
- Upon the call of a responsible officer for administrative purposes.
- Upon cancellation by proper authority.

Here are some other points of interest to ID card holders:

Change in Rate—Your dependents do not normally receive new ID cards when you have a change in grade or rating. BuPers Inst. 1750.5D, the current directive on the subject, states: "The reissue of DD Form 1173 due to change in grade may be accomplished, upon application, when in the opinion of the sponsor's commanding officer such reissue is desirable." In other words, it's up to your CO.

Social Security ID—The Navy is phasing out the service number as a military personnel identifier. Your Social Security number will replace your service number on everything from your ID card to your Geneva

Convention card. Until the transition is completed, both Social Security number and service number will be included in the following cards and applications:

- Application for Armed Forces Identification Card (NavPers 5512/1).
- Armed Forces Identification Card (DD Form 2N) —Active, Reserve and Retired.
- Application for Uniformed Services Identification Card (DD Form 1172).
- Uniformed Services Identification and Privilege Card (DD Form 1173).
- Geneva Convention Identification Card (DD Form 528).



Commissary and Exchange Benefits

EVERY TIME you buy a bar of soap, a loaf of bread or a gallon of gas, you save yourself a trip to the bank. You do, that is, if you patronize your Navy Exchange and Commissary facilities. That's one way of looking at the savings you realize whether you happen to be stationed stateside or overseas, on active duty or retired.

Commissary and exchange facilities, conveniently located at most naval bases, can help you stretch your buying power by offering you top brand-name merchandise at the lowest practicable cost, thus increasing your savings power.

COMMISSARIES, which are essentially nonprofit activities, stock food and other related commodities at the lowest possible prices, with a markup just high enough to cover the cost of breakage and spoilage. Additionally, one per cent of all sales is set aside in a reserve for facility improvement, equipment replacement and unplanned contingencies. Commissaries are a convenient and reliable source from which authorized patrons may obtain groceries, meat and produce, and other items at the lowest practicable cost.

Some bases have a commissary store complex, which is comprised of a main store with one or more "satellite" branch stores. These branch stores may be located at several different naval installations within geographical radius of the main store. Under this concept, the main store is responsible for providing centralized services in areas of administration, accounting, purchasing and stock control. At present, there are 23 such complexes in operation—15 in the United States and eight at overseas bases.

Through the use of data processing equipment, major complexes are able to make more people available in the store itself to provide better service to customers. Volume buying results in lower shelf prices and common selling prices for the same merchandise found at all stores in the complex.

Commissaries operate on government appropriated

funds which cover the cost of items sold, and other expenses such as employee salaries. From the proceeds of the sales, the government is reimbursed for the cost of the merchandise and certain operating expenses, such as utilities and transportation charges, within the United States.

The Navy Exchanges, on the other hand, operate on a nonappropriated fund basis and stock almost every item of necessity and convenience for you and your dependents. After operating costs have been paid, the remaining profits help to support the Navy's welfare and recreation program.

In this sense, every dime you spend in your exchange—or ship's store—is, in a way, a share toward your other interests which may be the station golf course, the bowling alley, the swimming pool, the ceramics shop, or the auto hobby shop, to mention just a few of the special services available because of Navy Exchange profits. Sixty to eighty per cent of these profits are made available to commanding officers to support local recreation programs.

A PORTION of the remaining profits goes to the BuPers Central Recreation Fund which supports movies for the Fleet and overseas activities and other



Navywide recreation activities such as the All-Navy sports program. This central fund also assists in the development and construction of new recreation facilities as well as providing supplemental fund support to small activities both ashore and afloat.

Recreation funds were also made available for the construction of the new Navy Lodges.

Statistically—out of every dollar spent in a ship's store or Navy exchange, between five and six cents' profit is channeled back into the recreation program—after all operating expenses have been deducted. Currently, these sixes and sevens amount to almost 43 million dollars annually. (For *your* profit see p. 96.)

THE AVERAGE markup on merchandise sold in the retail store is 15 per cent. Normally, essential items will be marked up less than nonessential items, and the markups range from a low of 8½ per cent to a high of 25 per cent at retail. The Navy Resale System Office (NRSO) has the responsibility of providing exchanges with specific guidelines for this broad pricing policy. Experienced buyers at NRSO in Brooklyn, N.Y., negotiate Price Agreement Bulletins (PABs) with prime sources from which exchanges may order on a direct basis.

The retail price of an item is established on the basis of cost, including transportation, plus a prescribed markup. Generally, prices on PAB items are identical at all Navy exchanges, regardless of geographical location or size. On non-PAB items the markup applied is identical for a particular item, but prices may vary at each exchange because of the size of the order and transportation costs. Prices charged in exchange service departments, such as a gas station, are largely established at the local level and are based on the local labor market and operational goals established by NRSO headquarters.

As a member of the Armed Forces, you and your dependents may also patronize the Army and Air



Force commissaries and PXs. And, under certain circumstances, when you're stationed overseas where no U. S. facilities are available, you may use foreign military facilities. This privilege, of course, is governed by strict regulations and you should be certain as to your eligibility before attempting to use such facilities.

KEEP IN MIND also that you could violate the terms of your commissary and exchange privileges by reselling any item to an unauthorized person. Whatever you buy must be for your personal use, the use of your dependents, or purchased as a bona fide gift, and violation of this requirement could mean loss of your privileges.

If you abide by these few simple rules—whether you're stationed overseas, ashore in the U. S., or on board ship—your commissary and exchange privileges help make life easier and more pleasant and, also, increase your buying power and pleasure power.



Health and Medical Benefits

THE TERMS USHBP and CHAMPUS apply to one of the most important benefits available to the career active duty members with dependents—especially the member who is the head of a growing family.

- USHBP is the short title for the *Uniformed Services Health Benefits Program*, one of the most comprehensive programs of medical benefits in the United States today. You, the service member, are not covered by the USHBP because the Navy gives you whatever medical care you need under separate authority. However, your dependents ARE covered and, except for a few benefits excluded by the Congress, *your dependents* can get just about any type of medical care they need at little or no cost to you.

Covered under USHBP also are *retired members, dependents of retired members, and survivors of deceased active duty or retired members.*

And this care is available anywhere in the world EITHER in a *uniformed service medical facility* (meaning Army, Navy, Air Force, and certain Public Health facilities) or in *civilian facilities* under the part of the USHBP called CHAMPUS.

- CHAMPUS, in other words, is that part of the overall USHBP program which provides for medical care for active duty dependents and retired members and dependents in *civilian facilities* (civilian hospitals, clinics, doctors' offices, doctors' visits, etc.). CHAMPUS gets its name from its full title, the Civilian Health and Medical Program of the Uniformed Services.

Don't confuse USHBP and CHAMPUS with Medicare. Until 1966 the USHBP with fewer benefits was known as Medicare. But that term now applies only to health and medical benefits available generally under Social Security and most of us won't begin to cash in on these benefits until we reach age 65.

You don't have to subscribe, enroll, or pay premi-



ums for the benefits of the USHBP. The magic key is an ID card. Make sure that your authorized dependents have current cards.

Don't expect much dental care under the USHBP because Congress did not intend that it be a dental care program. "Denticare" legislation is being considered by the Congress and may be available in the future. There is some authorized dental care under the USHBP, but generally it's either of a preventive nature, or it is related to a medical need. Under the special CHAMPUS Handicapped Program for active duty spouses and children, additional dental care may be authorized if the dental condition requiring care is considered to be so serious as to qualify the person as seriously handicapped. Mostly we're talking about braces and straightening of teeth.

WHO'S ELIGIBLE

FOR THE RECORD, USHBP belongs to all of the uniformed services.

I. Eligible for benefits in BOTH Uniformed-Services facilities under the USHBP and civilian facilities under



CHAMPUS (Basic Program and Handicapped Program) are:

- Dependents of active duty members—(The member must have been ordered to a period of active duty not specified as 30 days or less).

II. Eligible also for benefits under CHAMPUS Handicapped Program are:

- Dependents of service members who were on active duty for a period of more than 30 days and died while eligible for receipt of hostile fire pay or from a disease or injury incurred while eligible for such pay, receiving benefits under the program at the time of the sponsor's death, continue to be eligible for such benefits until they pass their twenty-first birthday or until they cease to be an eligible dependent, whichever occurs earlier.

III. Eligible for benefits in both USHBP uniformed services facilities and civilian facilities under CHAMPUS—but BASIC PROGRAM ONLY:

- Retired members, (includes members and former

members entitled to retired, retainer, or equivalent pay).

- Dependents of retired members as defined above.

- Dependents of deceased active duty and deceased retired members as defined above. (Also see "Changes in Eligibility" listed in a later section of this article, concerning possible loss of CHAMPUS eligibility at age 65, when personnel become eligible under Social Security Medicare Hospital Insurance Benefits.)

IV. Eligible for benefits in Uniformed Services Facilities of the Army, Navy, Air Force and selected Public Health Service facilities ONLY:

- Parents and Parents-in-law.

AUTHORIZED DEPENDENTS

FOR USHBP eligibility, authorized dependents are those dependents of the foregoing personnel who fall into the following categories:

- *Wife*;

- *Unremarried widow*;

- *Husband*, if dependent on member for more than one-half of his support;

- *Unremarried widower*, if dependent on member at the time of her death for more than one-half of his support because of existing mental or physical incapacity.

- *Legitimate child*, adopted child, or legitimate stepchild who is unmarried and in one of the following categories: Under age 21; 21 or over, but incapable of self-support because of mental or physical incapacity that existed before his 21st birthday and dependent on member (or was dependent at the time of member's death) for more than one-half of his support; 21 or 22, pursuing an approved full-time course of study and dependent on the member (or dependent at the time of the member's death) for more than one-half of his support;

- *Unmarried child or stepchild* who was illegitimate at time of birth, dependent on member (or dependent at the time of member's death) for more than one-half of his support, and residing in the member's household or in a dwelling provided by the member, and either: Under 21; or 21 or older but incapable of self-support because of mental or physical incapacity which existed before his 21st birthday; or 21 or 22 and pursuing an approved full-time course of education; and

- *Parent or parent-in-law* who is (or was at the time of the member's death) dependent on him for more than one-half of his support and residing in a dwelling provided or maintained by the member. (Adoptive parents, stepparents, and persons who stood in loco parentis are not eligible.)

IDENTIFICATION

THE UNIFORMED SERVICES IDENTIFICATION AND PRIVILEGE CARD (DD Form 1173) is prescribed for identification of dependents who seek health benefits either in military facilities or from civilian sources under CHAMPUS. The gray-colored DD Form 2 is the



prescribed ID card for retired members. (The red-colored DD Form 2 (Res) is not acceptable identification for CHAMPUS benefits.)

Except as indicated below, dependents age 10 and above are required to show their ID card when requesting health benefits. Since ID cards normally are not issued to children under age 10, the proper identification is the responsibility of the parent or guardian who accompanies the child. This usually means that you or your wife show your ID card to establish the child's eligibility. Information from your ID card is entered on the appropriate claim form.

In an emergency, collateral identification may be accepted in lieu of an ID card. For example, official orders, letters or other documents which establish you as eligible may be considered for identification.

CHANGES IN ELIGIBILITY

WHEN YOU LEAVE ACTIVE DUTY (except for retirement or if you die while on active duty), your dependents lose their eligibility for all USHBP benefits—in both uniformed services facilities and under CHAMPUS.

If a retired member loses his entitlement to retired, retainer, or equivalent pay, he and his dependents also lose eligibility for the USHBP. (But note that a retired member who waives his retired pay, etc., does not, for that reason, lose eligibility. Also note that a retired member is eligible for care for non-service-connected disabilities in Veterans Administration facilities on a space available basis at the expense of his own uniformed service.)

A wife or husband loses eligibility for all USHBP benefits upon final divorce from the sponsor. This includes loss of maternity care for wives who are pregnant at the time a divorce becomes final. In such instances, however, the serviceman's child would become eligible at birth.

The eligibility of children is not affected by divorce

—except that a stepchild relationship ends upon divorce of parent and stepparent. Also, the fact that a divorced wife remarries does not affect a child's eligibility.

A child adopted after a member's death by a third person not a service member or a retiree continues to be eligible for health benefits. However, a child of a living member loses benefits when adopted by someone who is not a service member or retiree.

If a child is married before reaching age 21, but not to a serviceman or retiree, eligibility stops on the date of marriage. However, should the marriage be terminated, the child regains entitlement to care as a dependent if otherwise eligible.

A stepchild relationship does not cease upon death of the member stepparent, but does cease if the natural parent remarries.

A child 21 or 22 years of age who is pursuing a full-time course of education and who suffers a disabling illness or injury and is not able to return to school, remains eligible for health benefits until six months after the disability is removed, or until he reaches his 23rd birthday, whichever occurs first.

Retired members, their spouses, and spouses and children of deceased active duty and retired members who become eligible for Social Security Medicare Hospital Insurance Benefits, known as Medicare, Part A, at age 65, lose their eligibility for CHAMPUS. This is so even though Medicare has no benefits to provide outside the United States. This is the law. Their eligibility to care in uniformed services facilities is not affected.

The loss of eligibility is automatic at age 65 for all persons except active duty dependents who are not affected by the rule. Any beneficiary who is not eligible for Medicare, Part A, should obtain a notice of disallowance from Social Security and submit a copy of the disallowance with a request for the issuance of a new ID card which does not preclude CHAMPUS eligibility after his 65th birthday.

CIVILIAN OR UNIFORMED SERVICE FACILITY?

IF YOU'RE ON ACTIVE DUTY and your dependents reside with you, they may elect to receive OUTPATIENT care either at a civilian facility under CHAMPUS (Basic Program) or in a uniformed service facility under the overall USHBP program. However, for INPATIENT care under the CHAMPUS Basic Program, including related outpatient prenatal and postnatal maternity care, they usually must use a uniformed service facility, if one capable of providing the care is available where you live.

This is true even though you may be temporarily away from your home on orders or because your ship is deployed. There are exceptions—true medical emergencies for example. The rule and the exceptions are fully discussed in SecNavInst 6320.8 series. See your uniformed service medical facility or Health Benefits Counselor and ask about “nonavailability statements” before obtaining inpatient civilian care—or for the special rule in “emergencies.”

If your dependents do not reside with you on active

A Handy Reference on

A HEALTH PROGRAM FOR

• At **UNIFORMED SERVICES FACILITIES:** These are facilities of the Army, Navy, Air Force (hospitals, dispensaries, etc.) and selected Public Health Service (PHS) facilities.

Prepared by ALL HANDS Magazine

PERSONS ELIGIBLE		UNIFORMED SERVICES FACILITIES	
		INPATIENT	OUTPATIENT
ACTIVE DUTY (Note 1)	Spouse, dependent children residing with active duty member	Yes (Note 3)	
	Spouse, dependent children not residing with active duty member	Yes (Note 3)	
	Dependent parent or parent-in-law of active duty member	Yes (Note 3)	
RETIRED (Note 2)	Retired member currently entitled to retired, retainer or equivalent pay	Yes (Note 3)	
	Spouse, dependent children of retired member	Yes (Note 3)	
	Dependent parent or parent-in-law of retired member	Yes (Note 3)	
SURVIVORS	Widow, widower, dependent child of deceased active duty or deceased retired member	Yes (Note 3)	
	Dependent parent or parent-in-law of deceased active duty or deceased retired member	Yes (Note 3)	
COST TO PATIENT		INPATIENT	OUTPATIENT
Dependents of active duty members		\$1.75 per day	No charge
Retired member:—Enlisted —Officer		No charge Subsistence	No charge No charge
Dependents of retired member Survivors		\$1.75 per day \$1.75 per day	No charge No charge

NOTES TO

- Active duty member—a person ordered to active duty (including training duty) for period not specified as 30 days or less.
- Retired member—a member or former member currently entitled to retired, retainer, or equivalent pay.
- Subject to availability of space and facilities and the capability of the professional staff.
- Inpatient benefits under CHAMPUS are not always authorized. There are situations when CHAMPUS is authorized, such as a medical emergency, the temporary absence of the dependent on a trip, the nonavailability of an appropriate uniformed service medical facility and other similar situations which constitute exceptions. Before obtaining care at a civilian facility or when pregnancy is involved, check with a uniformed service facility to see whether there will be CHAMPUS coverage.
- Most beneficiaries will become eligible for Social Security Medicare benefits at age 65 and lose their CHAMPUS eligibility. If not eligible for Medicare hospital benefits and evidence to this effect is submitted, CHAMPUS coverage can be continued.
- The fiscal year extends from 1 July through 30 June.
- When outpatient care is directly related to the condition for which patient is hospitalized, it will be considered inpatient care in determining cost sharing in the following:
 - Pregnancy. All care except prescription drugs obtained

USHBP and CHAMPUS

THE SERVICE FAMILY

• Or under CHAMPUS, the Civilian Health and Medical Program of the Uniformed Services: This program will share the cost for treatment and other health benefits to authorized dependents and retired members at civilian hospitals and clinics, and for civilian doctor or specialist care.

CHAMPUS PROGRAM UTILIZING CIVILIAN FACILITIES		
BASIC PROGRAM		HANDICAPPED PROGRAM
INPATIENT BENEFITS	OUTPATIENT BENEFITS	
Maybe (Notes 4, 8)	Yes	Yes (Notes 9 and 10)
Yes (Note 8)	Yes	Yes (Notes 9 and 10)
No	No	No
Yes, until age 65 —possibly after (Notes 5, 8)	Yes, until age 65 —possibly after (Note 5)	No
Yes, until age 65 —possibly after (Notes 5, 8)	Yes, until age 65 —possibly after (Note 5)	No
No	No	No
Yes, until age 65 —possibly after (Notes 5, 8)	Yes, until age 65 —possibly after (Note 5)	No
No	No	No
INPATIENT	OUTPATIENT	HANDICAPPED
Patient's share is \$25, or \$1.75 per day, whichever is greater (Note 7)	First \$50 incurred each fiscal year (not to exceed \$100 per family) plus 20% of reasonable charges in excess of the deductible (Note 6)	Beneficiary's share per month varies according to pay grade from \$25 for E-1 to \$250 for O-10. Government pays remainder up to maximum of \$350 per month
25% of facility charges and professional fees (Note 7)	First \$50 incurred each fiscal year (not to exceed \$100 per family) plus 25% of reasonable charges in excess of the deductible (Note 6)	

TABLE ABOVE

by the patient related to the pregnancy, when the maternity patient is hospitalized for proper management of the pregnancy, including complications thereof. All hospital admissions for the pregnancy considered one admission.

(2) All other conditions. Outpatient care provided within 30 days before and 120 days after hospitalization.

ALSO, successive admissions to a hospital for similarly recurring or same condition considered one admission if no more than 30 days elapse between admissions.

- Beneficiaries who require continuous inpatient care in excess of 90 days must have a management plan approved by the appropriate office: OCHAMPUS, Denver; or OCHAMPUSEUR; or the major Navy overseas commander.
- Seriously physically handicapped and moderately or severely retarded spouses and children only.
- Those dependents receiving benefits under the program at the time of the sponsor's death continue to be eligible for such benefits until they pass their twentyfirst birthday or until they cease to be an eligible dependent, whichever occurs earlier, provided the sponsor was on active duty for a period of more than 30 days and died while eligible for receipt of hostile fire pay or from a disease or injury incurred while eligible for such pay.

duty, they may elect freely to obtain CHAMPUS Basic Program *inpatient and outpatient* benefits or they may use a uniformed service facility.

Retirees and their dependents and spouses and children of retired or deceased members have no restrictions placed on them.

HEALTH BENEFITS COUNSELORS

IT ISN'T NECESSARY that you and your dependents have a detailed knowledge of CHAMPUS, because the Surgeon General, at the general direction of the Secretary of the Navy, has established the Health Benefits Counselor Program at most Navy and Marine Corps commands.

The Counselor, or HBC as he's probably now known, will help your dependents get the maximum benefits of the USHBP including CHAMPUS. He also will have information or will know where you and your dependents can get information on other state and federal medical programs. BuMed Instruction 6320.43 established this counselors' program on 8 Dec 1970.

UNIFORMED SERVICES FACILITIES

GENERALLY, IF YOU LIVE near a uniformed services medical facility, you and your dependents are already somewhat aware of what medical care can be obtained there.

But, remember that the furnishing of all health benefits to beneficiaries of the Uniformed Services Health Benefits Program is a secondary function of that facility, for in a military facility the primary concern of the staff must be with the health of the military member himself.

Congress has said that all benefits available to USHBP beneficiaries are to be "subject to the availability of space and facilities and the capability of the medical staff." And the medical or dental officer in charge of the medical facility is authorized to determine the facility's capability to provide care and his decision, by law, is final. It should not be a surprise then to find that different facilities may have differing amounts and types of care.

However, within this limitation and some listed below, a wide variety of medical services are available to USHBP beneficiaries. The retired member himself is eligible for any health care available to an active duty member, except that the law says that some members retired for physical disability who are suffering from chronic conditions must get their care for that condition at the Veterans Administration. The services can provide care for other conditions or for acute phases of the chronic condition if VA facilities aren't readily available. The USHBP regulations generally are not applicable to retired members' care in uniformed services facilities so that the material to be covered now about care in uniformed services facilities applies only to dependents and survivors.

Remember this: The law specially excludes the following:

- Domiciliary or custodial care.

(Continued)

• Prosthetic devices, hearing aids, orthopedic footwear, and spectacles except that—Outside the United States and at stations inside the United States where adequate civilian facilities are unavailable, such items *may* be sold to dependents at cost to the United States, and

Artificial limbs and artificial eyes *may* be provided.

Patients are charged for health benefits in uniformed services facilities of the Army, Navy, Air Force and selected Public Health Service (PHS) facilities, as follows:

Outpatient benefits—no charge.

Inpatient benefits — Retired officers and warrant officers pay the charge for subsistence. Retired enlisted men and women pay nothing. Dependents pay \$1.75 a day, except that no charge is made for newborn infants, while the mother is a patient in the hospital. However, in cases where the mother is discharged from the hospital and the infant remains as a patient, the \$1.75 daily charge continues.

CHAMPUS BASIC PROGRAM

THE LANGUAGE USED BY CONGRESS in authorizing the use of civilian medical facilities under CHAMPUS leaves plenty of room for the program to grow.

Most medical programs provided under private health insurance or in private industry offer a fixed set of benefits for a specified period of time, such as a year. Improved medical care techniques and other medical advances become available but won't be included in the program until the end of the fixed period. Or, because these programs generally depend upon premiums to offset the cost of the benefits provided, these new items may not be included for several years, or if included, the premiums may be increased.

Not so with the CHAMPUS, which grows with the advances of medicine. New procedures and types of care become authorized benefits under CHAMPUS when they are accepted by the medical profession as being part of good medical practice and, of course, provided they are not among those few items excluded by the Congress. These excluded items are covered in the summary in the next column.

Many CHAMPUS beneficiaries have been under the mistaken impression that the program pays the full amount of the costs for services and supplies by civilian sources for authorized health care. This is not the case, although CHAMPUS pays the bulk of the cost.

CHAMPUS is a cost-sharing program. The government pays a significant portion of the charges determined to be reasonable. You pay the remainder. And in some instances, depending on the circumstances, you may be responsible for payment of more than the beneficiary's share listed below.

Not every civilian source of health care participates in CHAMPUS. By "participate," we mean that the source submits his claim directly to the CHAMPUS administrator on CHAMPUS claim forms. These forms contain a statement to the effect that the claimant (the source of care) agrees to accept as full payment the author-

ized patient's and government's share as determined under CHAMPUS. If the charges are determined by the fiscal administrator to be higher than the "reasonable charges," the source cannot collect the additional amount from either the government or the patient beneficiary.

If your dependent obtains services from a source that does not "participate" and the charges are in excess of those determined by CHAMPUS to be "reasonable," then you must pay not only your share of the "reasonable" charges but also the amount of the total charge in excess of the "reasonable" charge.

If you wish to avoid this situation, have your dependents obtain care from sources who are willing to file the claims themselves. Remember, whether or not to "participate" is a personal decision for the source of care and "participation" is voluntary.

What's reasonable? Here's the answer:

LET'S SAY A CLAIM IS SUBMITTED to one of the civilian agencies which serve under contract as fiscal administrator for CHAMPUS in the United States. The administrator takes into account the customary charges made by the physician, and the usual charges by other physicians in the community for similar services. He also considers any unusual circumstances and professional effort involved in the case.

Similar procedures are used to determine reasonable charges for other medical services related to the case. A hospital charge is considered reasonable if it is the hospital's customary charge to the public.

The fiscal administrator for a given area keeps track of all these prevailing rates, charges, and fees, and bases a determination on this up-to-date information available to him.

ANY PROCEDURE OR TYPE OF CARE which is generally accepted as being part of good medical practice, other than one excluded by law, is an authorized CHAMPUS benefit under the basic medical program.

Excluded by law are:

- Domiciliary or custodial care.
- Physical examinations and immunizations not for diagnostic or treatment purposes. (Except—immunizations are authorized for dependents of active duty members who travel under orders outside the United States as a result of the member's duty assignment.)
- Routine well-baby care, except inpatient care of the newborn.
- Spectacles or examinations for correction of ordinary refractive error.
- Prosthetic devices other than artificial limbs, eyes and some dental prostheses.
- Dental care except as necessary in the treatment or management of a medical or surgical condition other than dental. See page 81 for more details.

If you can remember the basic rule and these exceptions, you will have a pretty good idea of what benefits are authorized. However, these additional facts concerning coverage may add to your understanding.

Benefits which are authorized:

- Benefits may be on an *inpatient* basis or *out-*

patient basis almost anywhere, under CHAMPUS.

- Treatment may be for medical and surgical conditions, for nervous, mental, and emotional disorders, or for chronic conditions or contagious diseases.

- Medical services may be provided by a civilian physician or by other medically related civilian specialists (nurses, physical therapists, etc.) when ordered by a physician. "Physician" includes civilian doctors of medicine, osteopathy, dental surgery, dental medicine, and surgical chiropody.

- All necessary supplies ordered by a physician or other authorized professional personnel authorized including, among other items, orthopedic braces (but not orthopedic shoes), crutches, and artificial limbs and eyes.

- Drugs are covered if administered by an inpatient facility or physician or procured from a pharmacy on a physician's prescription. Insulin is covered without a prescription.

- Non-government ambulance service is authorized when medically warranted by certain circumstances.

- Family planning is authorized. Includes medical services (surgical procedures such as sterilizations and abortions), counseling, prescription drugs, and prescribed supplies.

- Rental of durable equipment such as wheelchairs or hospital beds. But before renting equipment, ask the uniformed service medical facility in your area if

it can loan you what you need without cost, or ask your HBC for assistance.

- There are also Christian Science benefits—in a certified Christian Science sanatorium, or outside from C.S.-approved practitioners and nurses.

If inpatient care for a chronic condition is to extend beyond 90 days, an approved management plan is generally required before CHAMPUS benefits can be paid. Details of the requirements are in SecNavInst 6320.8 series or may be obtained from your local Health Benefits Counselor (HBC).

CHAMPUS Basic Program as to all beneficiaries except active duty dependents, is a "last pay" program. This means that if any beneficiary other than an active duty dependent has health plan coverage (insurance, medical service, or other health plan) which is provided by law (such as Supplemental Medical Benefits, Medicare, Part B), or through employment, he cannot obtain CHAMPUS benefits if the other coverage applies.

When making a CHAMPUS claim, he must certify that he has no other health plan as described above, or that he has such a plan and it does not cover services and/or supplies in the claim.

In general, if the other plan does not cover all of the charges involved, CHAMPUS can be applied to the balance. CHAMPUS frequently pays the entire balance.

There are again several exceptions to the other health plan rule. If this applies to your case, you should obtain more information from the sources listed elsewhere.

COST SHARING—THE BASIC PROGRAM

IF YOU'RE ON ACTIVE DUTY, and your wife or child obtains authorized inpatient care in a civilian facility, you are responsible for the payment of the first \$25 of the hospital charge or \$1.75 a day, whichever is greater. CHAMPUS pays the remainder of the reasonable charge.

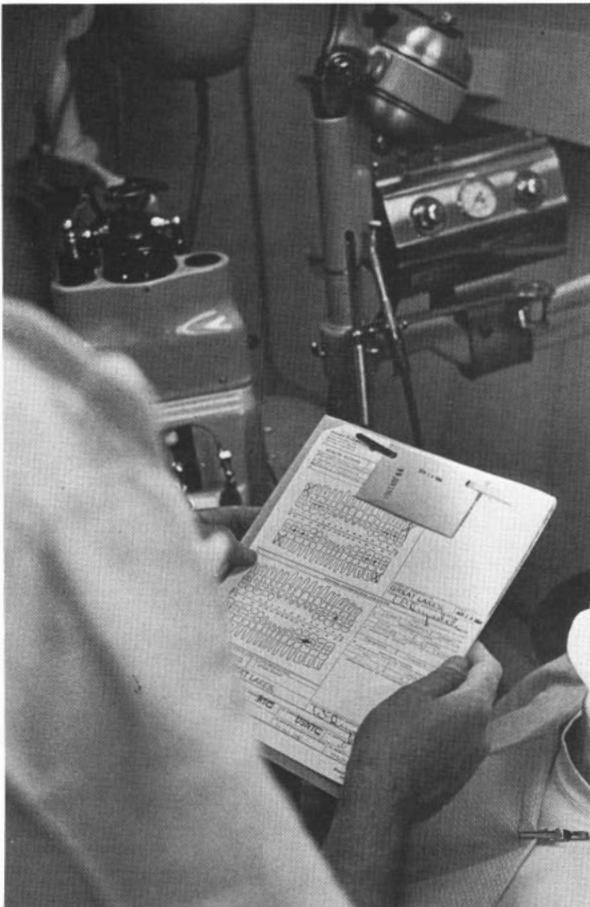
For outpatient care (such as visits to the doctor's office or a clinic), you pay the first \$50 each fiscal year, plus 20 per cent of the charges over the \$50 deductible. However, if you have two or more dependents receiving benefits, you pay a maximum \$100 each fiscal year, plus 20 per cent of the charges over \$100. CHAMPUS pays the balance of the reasonable charge.

If you are a retired member, your obligations (for you and your dependents) are as follows:

Inpatient care—25 per cent of the hospital charges and fees of professional personnel. The government pays the remainder of reasonable charges.

Outpatient care — The first \$50 each fiscal year, plus 25 per cent of the charge over the \$50 deductible. If there are two or more eligible beneficiaries in your family who receive benefits, the deductible is \$100, plus 25 per cent of the charges over \$100. The government pays the remainder, again assuming it's reasonable.

When figuring the cost sharing, note that outpatient care provided within 30 days before and 120 days after hospitalization, if directly related to a condition for which hospitalized, is considered inpatient care. Gen-



erally outpatient maternity care is considered inpatient care also. If you have a question, check with the HBC.

CHAMPUS HANDICAPPED PROGRAM

HANDICAPPED OR RETARDED PERSONS can place a tremendous burden on the persons responsible for them. For this reason the Congress added to the CHAMPUS package a special program of services and supplies aimed at helping the handicapped or retarded person overcome or adjust to his condition.

As limited by Congress, only seriously physically handicapped or moderately or severely retarded qualify. And then only two categories of USHBP beneficiaries are eligible to receive benefits:

- Spouses and children of active duty members.
- Dependents of service members who were on active duty for a period of more than 30 days and died while eligible for receipt of hostile fire pay or from a disease or injury incurred while eligible for such pay, receiving benefits under the program at the time of the sponsor's death, continue to be eligible for such benefits until they pass their twenty-first birthday or until they cease to be an eligible dependent, whichever occurs earlier.

This also is a cost sharing program—that is, the services and supplies are not furnished under the program; the government shares the costs of such services and supplies with the service member.

In general, one of the main difficulties for families with retarded or handicapped members is finding the places where the needed care can be obtained or the persons who will provide them. There has been a desperate shortage of persons and places to help retarded and handicapped persons and ideas for improvement. National attention is being focused on these problems, and because this is a growth program, the new ideas, the new services, the new facilities will generally be includable under the Handicapped Program as they become available.

Your HBC can assist you in obtaining information and helping you in filing for advance approval for your family member.

HANDICAPPED PROGRAM BENEFITS

IN A GENERAL WAY, diagnosis, therapy, training, special education, rehabilitation, are authorized benefits under the Handicapped Program. Since all benefits under the CHAMPUS Handicapped Program must be approved in advance, only those items required for the correction or treatment of the specific retardation problem or handicapping condition will be authorized. There must be some expectation that the services or supplies for which approval is being requested will have a beneficial effect on the patient involved.

The Handicapped Program is in addition to the Basic Program. For this reason, a benefit which can be authorized under the Basic Program is generally not approvable under the Handicapped Program.

More specifically authorized benefits include:

- Diagnosis, on an inpatient or outpatient basis.
- Medical and dental procedures necessary to correct or treat medical retardation or a physical handicap. (See box on Dental Care.)
- Training and special education. In general education, exercise, or practice needed to alleviate, overcome, or adjust to a physical handicap or mental retardation.
- Prosthetic devices and orthopedic appliances.
- Special optical devices.
- Durable equipment, such as wheelchairs, iron lungs, nebulizers, rehabilitative aids on purchase or rental basis.
- All benefits may be provided on an inpatient or outpatient basis, in the home, or in a special institution on a residence basis.
- Transportation to and from institutional care. Normally applicable only to live-in institutional care.
- Drugs and medicines obtainable only by prescription and insulin.
- Professional services of all types of personnel—physicians, dentists, optometrists, speech therapists, occupational therapists, nurses, teachers, vocational instructors, etc.

Items and services *not authorized* under the program for the handicapped include: spectacles or contact lenses for correction of ordinary refractive error; routine dental care except when required in the treatment of the handicapped condition; academic education normally provided in the public school system; custodial care in the home and homemaker services; treatment for medical and surgical conditions of a temporary nature; nervous, mental and emotional disorders; and chronic conditions and diseases.

PRIOR APPROVAL REQUIRED FOR HANDICAPPED PROGRAM

TO OBTAIN BENEFITS, normally, the sponsor or other responsible family member must send a request for acceptance of the dependent under the program to OCHAMPUS, Denver; OCHAMPUS Europe; or the appropriate Navy overseas commander.

The request must include this information:

- Sponsoring active duty member's name, grade, service number, branch of service, organization, and the date of expiration of member's current term of service or date of his retirement or death.
- Handicapped dependent's name and address. If in an institution, name and address of institution.
- Age and relationship of the dependent to the active duty member.
- A signed statement by a physician or dentist giving the diagnosis, history of the dependent's disability, present condition, prognosis, a recommended plan for management of the condition, and the estimated cost. See your HBC for additional information.

USHBP SAVES YOU MONEY

IN DOLLARS AND CENTS, the value of USHBP protection is inestimable. Even if your dependents are never sick, you can consider yourself lucky with regard to

the financial aspect *because USHBP will have saved you the cash you otherwise would have spent on medical insurance.*

If your wife or children do need medical treatment, USHBP entitles them to the best of care available from civilian sources or in uniformed services medical facilities.

Whether it's a quick visit to the dispensary or hospitalization for a rare ailment which requires costly surgery, the Navy—and USHBP—will go to great lengths to see that you and your dependents receive the care to which you all are entitled, at little cost to you.

USHBP INFORMATION AND COUNSELING

THE BASIC DIRECTIVE on the Uniformed Services Health Benefits Program is, in Navy listings, SecNav Instruction 6320.8 series. Much of the information in the report on these pages is based on the latest directive in the series (6320.8D). There are and will be other directives issued by BuMed in the 6320 classification providing Navy implementation instructions, particularly with respect to the issuance of Nonavailability Statements and CHAMPUS in those areas overseas for which Navy area commanders have responsibility.

The Health Benefits Counseling Program which was established by BuMedInst 6320.43, 8 Dec 1970, provides for an information and counseling program to be established at all Navy and Marine Corps commands which have a Navy Medical Officer attached. The individual charged with the actual counseling responsibility within the command is to be known as the Health Benefits Counselor, or probably the HBC.

The USHBP is probably the most comprehensive health care program in the United States today. You will find your HBC an invaluable source of information.

Other sources of information are:

The medical office of any uniformed service installation;

PUBLIC LAW 92-58 ADDS NEW CATEGORY OF ELIGIBLES FOR HANDICAPPED PROGRAM

WHEN A MEMBER of a uniformed service who is on active duty for a period of more than 30 days dies while he is eligible for hostile fire pay, or from an injury or disease incurred while eligible for such pay, his dependents who are receiving benefits under 10 U.S.C. 1079(d) shall continue to be eligible for such benefits until they pass their 21st birthday or until they cease to be an eligible dependent as defined in 10 U.S.C. 1072, whichever occurs earlier. (To be covered by this paragraph, a member must have died on or after 1 Jan 1967. However, no CHAMPUS payments should be made in accordance with this paragraph for benefits provided before 29 Jul 1971.)

The Surgeon General of the Navy. (USHBP-CHAMPUS Office, Bureau of Medicine and Surgery, Washington, D. C. 20390).

OCHAMPUS, Denver, Colo. 80240.

OCHAMPUSEUR, U. S. Army Medical Command, Europe, APO New York 09403.

Navy major overseas commanders.

VA CARE FOR RETIREES

ALL RETIRED MEMBERS of a uniformed service who are entitled to retired, retainer, or equivalent pay are eligible for care for nonservice-connected disabilities in Veterans Administration facilities on a space-available basis as beneficiaries of their respective services.

These retirees no longer have to state under oath that they are financially unable to defray the cost of care. There is no charge for outpatient care. For hospitalization, retired officers and warrant officers pay subsistence charges; retired enlisted members pay nothing.

DENTAL CARE IN UNIFORMED SERVICES FACILITIES & CHAMPUS

For a list of the beneficiaries who are eligible for dental care, see the basic listing of authorized personnel in the basic story on the preceding pages.

UNIFORMED SERVICES FACILITIES

Now—here's a brief rundown on the type of dental care that is available at Uniformed Services Facilities of the Army, Navy, Air Force and selected PHS facilities:

OUTSIDE THE UNITED STATES:

- Routine dental care is authorized.

INSIDE THE UNITED STATES, the following types of dental care are authorized:

- Emergency dental care.
- Dental care, including restorative dentistry and dental prosthetic devices, deemed necessary as an adjunct to medical or surgical treatment of a disease, condition or injury.
- The taking of diagnostic X-rays.
- Consultation services.
- Routine dental care may be provided ONLY at installations which have been authorized on an individual basis to provide such dental care. These installations are selected BECAUSE civilian dental resources in the area cannot absorb military family workload.

NOTE: Remember that all care is *subject to the availability of space and facilities and the capabilities of the dental staff.*

CHAMPUS BASIC PROGRAM

Here's a rundown of the dental care authorized at civilian facilities under CHAMPUS.

Dental care is authorized when it is a part of medical or surgical treatment.

Dental care, including restorative dentistry and dental prosthetic devices, is authorized when required as a

necessary adjunct to medical or surgical treatment of a primary condition other than dental. (For a definition, dental care is considered "adjunctive" when, in the professional judgment of the attending physician and dentist, it may be anticipated to exert a beneficial effect on the primary medical or surgical condition or its after effects or secondary results.)

When hospitalized for "nonadjunctive" dental care, CHAMPUS shares the cost of hospital charges and fees for professional services which are required because of hospitalization, but the fees of the dentist are not payable. Also authorized is the surgical removal of the pulp and restoration of the tooth or teeth in the case of wounds, fractures, lacerations, and dislocations.

CHAMPUS HANDICAPPED PROGRAM

To distinguish just who is eligible for dental care under the Handicapped Program, see "Who's Eligible" in the first part of this article. They are eligible for the following types of dental care:

Dental care, including orthodontia, needed to correct handicapping conditions. The orthodontic problem itself may be serious enough to qualify the patient as a handicapped person upon review of a management plan by the appropriate program administrator (OCHAMPUS, Denver, OCHAMPUSEUR, or the major Navy commander in other overseas areas).



Major Care 90

NAVYMEN returning to civilian life are often faced with an interim period in which they are not covered by civilian health care and are financially unprepared to meet such emergencies. Mutual of Omaha is now offering a short-term insurance policy called Majorcare 90 to cover men leaving the service, allowing them time to establish permanent policies.

Coverage of the 90-day policy is limited to persons being separated from active duty after 30 or more days. Those who served less than four months for training purposes and career men who are retiring are excluded. The circumstance of a man's discharge or separation makes no difference. Commands have been instructed to inform all persons leaving the Navy about Majorcare 90 and to assist them in obtaining a policy if requested.

The cost of the policy is now set at \$25 for the person being separated, \$25 for the spouse and \$10 for each child up to three children. Four or more children are covered for the price of three.

Payment for the policy may be made by pay record checkage or by a postal money order, cashier's check, certified check or personal check made out to Mutual of Omaha. The command will handle the paperwork and forward payment or checks to the insurance company.



Benefits of the policy, which has a \$25 deductible for each illness or accident, are payable for up to 52 weeks on illness or accidents which occur during the 90-day coverage period. The area of coverage is worldwide.

THE POLICY includes payment of up to \$36 a day for a year for hospital room expenses, plus any services or supplies used during hospitalization. The policy also pays 80 per cent of the expense of outpatient or inpatient treatment by physicians and surgeons, diagnostic x-ray and laboratory examinations, private nurses, ambulance services, plus the cost of supplies and equipment rental. If death results from accidental injuries, the policy will pay \$1000 within 90 days of death.

The policy will not cover the expenses of childbirth or resulting complications, dental service, ear or eye examinations for hearing aids or glasses, or congenital conditions. The policy also will not cover expenses covered by other forms of compensation.

Application for the Majorcare 90 plan must be made before leaving the Navy; personnel offices have all the details.





Assistance Available to You

EVERYONE NEEDS a little help or advice from time to time and Navymen are no exception. Fortunately, they may have either or both when they need it for it is available from several sources both in and out of the service.

Whether you run into personal trouble which requires only a sympathetic ear or whether you have difficulties which require more substantial assistance, all you have to do is ask.

NAVY CHAPLAINS

THE Navy chaplain can be an exceedingly useful person when a service family needs help. As a clergyman in uniform, he brings broad experience and intensive professional preparation to his commissioning as a chaplain in the Navy. Not only does he have considerable understanding of people in usual life experiences, but also he is intimately acquainted with the problems of loss, grief, sickness and death—the crises experiences. He has had special training in counseling and can provide referral to other naval and community resources.

THE CHAPLAIN essentially is a spiritual or religious counselor who ministers to religious needs. In his ministry, he provides the sacraments and rites of the church of which he is a member. He is a teacher, available for instruction in the general tenets of religion and the specific teachings of his own religious community. In visiting the sick and bereaved, he may offer help even though it has not been requested, simply because he knows that troubled persons may not know how or whom to ask for assistance. He is concerned and interested in you. The Navy chaplain will not force religion upon you, but make available its strength and healing in your needs.

Because weddings are closely associated with religious beliefs and practices, the various states permit clergymen to solemnize marriages. Chaplains in the Navy must comply with the laws of the states which apply. They must also comply with church laws and teachings, just as individuals are required to fulfill their religious obligations for marriage.

If you plan marriage, you may want to confer with a chaplain who can advise you on procedural matters, provide premarital counsel, assist your civilian clergyman and, perhaps, officiate at your wedding.

Chaplains may also be requested to conduct funeral services for both active duty and retired Navymen and their dependents. Often, they are asked by civilian clergymen to assist with funeral arrangements for naval members of their religious communities.

NAVY LEGAL ASSISTANCE PROGRAM

THE PURPOSE of the Legal Assistance Program is to interview, advise and assist Navymen and their dependents who have legal problems. Much of this assistance is of a preventive nature—keeping people out of difficulties by advising them concerning contracts and other agreements before they are signed.

Legal officers can be found at major naval installations and they are available elsewhere. Even isolated points in the Republic of Vietnam have had a kind of legal circuit rider making visits to isolated outposts to give legal advice when needed.

All legal assistance officers are qualified attorneys, law school graduates, who are admitted to practice before the highest court of at least one state.

There are LAOs at Navy yards, naval district headquarters, naval stations, Marine Corps bases, and some other activities having a complement over 1000.



Smaller ships or stations which have no attorneys on board, usually have a naval officer who is assigned collateral duty as legal assistance referral officer. He can arrange for legal service but cannot perform such service or advise.

Until recently, no legal assistance officer was permitted to practice before a state or local court unless he was a member of the bar in that community or state. In cases where court appearances were necessary, therefore, he had to refer Navymen to local attorneys who were permitted to practice before the court.

Now, however, there is a pilot program in operation in some areas which permits a Navy lawyer to represent a Navyman before the court even though the attorney may not be a member of the local bar, provided the man he represents is eligible to receive community legal assistance.

In some localities, the necessary action has been taken and the Navy attorney may appear in court.

Favorable action is expected elsewhere and the practice may soon be common throughout the United States.

Even without this privilege, Navy lawyers can draw up wills, assist in property transfers, answer questions concerning marriage and divorce laws, draw up powers of attorney, affidavits and contracts in addition to other legal documents.

They can assist in matters relating to automobile sales and licenses, disagreements with landlords and cases where a landlord may attempt to evict a Navy family while their breadwinner is away at sea.

NAVYMEN may consult a legal assistance officer of another military service when Navy lawyers aren't available. For example, if a man were on leave in the midwest where he would be more likely to find an Army or Air Force Base than a naval base, he would, therefore, consult either of these service LAOs.

Legal assistance officers are not permitted to accept fees from Navy men. If, however, LAOs refer their clients to a civilian attorney for court presentation, the civilian attorney is free to charge a fee.

A legal assistance officer should not be expected to act as a collection agency or to lend his aid to help anyone avoid collection of a fair debt or obligation.

Details of the Navy's Legal Assistance Program may be found in SecNav Inst 5801.1 series.

THE NAVY RELIEF SOCIETY

THE Navy Relief Society is a private, charitable organization, whose sole purpose is to assist Navy and Marine Corps personnel and their families, active duty and retired, widows and orphans, when there is emergency need beyond their personal capability to meet.

Eligibility for assistance comes from wearing the Navy or Marine Corps uniform or retirement, either for physical reasons or for longevity. The dependents and survivors of Navy and Marine Corps personnel are a particular concern to the Society.

The Society is supported by an annual call for contributions throughout the Navy and Marine Corps and from the income of a reserve fund which was established by a civilian fund drive in World War II. Financial assistance may be in the form of no-interest loans, an outright grant or a combination of the two.

The Society's assistance is basically for those circumstances which are beyond the family's control or capability to meet, such as illness, accident, catastrophe, lost wallets, delay in allotment check, emergency leave, or similar incidents for which the family could not reasonably be expected to plan and budget. Special assistance is made available to widows and dependent mothers over 65 and for assistance for handicapped children over and above that provided by CHAMPUS. The Society provides no-interest loans to dependents for education and training after high school. The work of the Society is handled by a small staff and a large number of devoted volunteers who are stationed at auxiliaries and branches at the major

naval and military installations from the Republic of the Philippines to Sigonella, Sicily.

In the continental limits of the United States, the American Red Cross acts as the Society's agent in remote areas where there are no military installations. Emergency assistance can be received from the Army Emergency Relief and Air Force Aid Society. Application may be made through the American Red Cross chapters or to Headquarters, Navy Relief Society, Room 1228, 801 N. Randolph Street, Arlington, Va. 22203. For info on NRS college loans see page 96.

THE AMERICAN RED CROSS

THE American Red Cross is authorized to conduct a program of social welfare which includes financial assistance for naval personnel, medical and psychiatric case work and recreation services for the hospitalized. It is also an authorized medium of communication between families of naval personnel and the Navy. It performs services in connection with:

- Dependency discharge and humanitarian transfer—the Red Cross can and will assist in gathering the necessary affidavits required by Art. C-10308, BuPers Manual, when applying for dependency or hardship discharge or humanitarian transfer.

- Emergency leave and leave extensions—in emergency situations where leave or extension of leave is required, a commanding officer may request Red Cross assistance to investigate and verify the facts.

- Family welfare reports—the Red Cross receives information from lawyers, physicians, clergymen and others who know the applicant's personal situation, for assessment in view of the request made.

HOUSING REFERRAL OFFICES

HOUSING REFERRAL OFFICES have been established by the Department of Defense at locations where there are large concentrations of military families and where there is a possibility of housing discrimination because of race, color, creed or national origin.

Anyone coming into a new area can call at the Housing Referral Office and obtain real estate rental listings which are within his ability to rent.

Although these offices are of the greatest benefit to members of minority groups who ordinarily encounter difficulties in finding adequate housing, they also provide channels of communication between landlords and tenants and assist newly arrived Navy families in finding a place to live as well as acting as a safeguard in protecting them against renting from landlords who are patently unfair to military renters.

THE NAVY MUTUAL AID ASSOCIATION

THE Navy Mutual Aid Association is a service organization which has been operating continuously since 1879. The purpose of the Association is to provide life insurance protection at as near the actual net cost as possible and to provide the surviving dependents of its members with immediate financial aid and

sympathetic, effective assistance in procuring all government benefits to which they may be entitled.

Regular and Reserve officers of the Navy, Marine Corps and Coast Guard on active duty who are not more than 62 years of age are eligible to join the Association. Midshipmen at the Naval Academy and Cadets at the Coast Guard Academy may also join. Once a membership is established, it is not affected by subsequent change in military status, such as retirement or release from active duty.

Membership in the Navy Mutual Aid Association provides an immediate estate of \$13,000 upon death at the lowest possible cost, no war restriction clauses, membership loans without red tape or undue delay, and repository services for valuable papers and documents. It offers the member's family immediate payment of \$1000 which is sent as soon as notice of death is received and an additional \$12,000 which is paid in accordance with the member's instructions. The death benefit of \$13,000 has been increased over the years from \$7500 in 1954 to its present value, without cost to the member, and thus has more than compensated for the effect of inflation. Navy Mutual Aid will also furnish the forms and assist the surviving dependents in the preparation, submission and follow-up of claims for federal survivor benefits.

Further information may be obtained by writing to: Navy Mutual Aid Association, Navy Department, Washington, D.C. 20370.

NAVY WIVES CLUB

THE Navy Wives Club of America is a group of more than 100 active clubs throughout the United States and overseas stations organized by and for the wives of Navymen.

Membership in the Navy Wives Club is composed of wives of enlisted men in the U. S. Navy, Coast Guard and Marine Corps and their Reserve components. Other members include wives of enlisted men who have been honorably discharged or retired or who are members of the Fleet Reserve. Still others are just interested in an organization of mutual assistance and social welfare.

In addition to its many beneficial and social activities, the NWCA also sponsors a special scholarship for children of enlisted personnel for college and vocational education.



The Navy Wives Club members also provide assistance to Navy chaplains, assist in YMCA programs for servicemen, participate in the national blood donor program and in Navy Relief Society projects. Socially, local chapters hold dances, picnics and similar affairs and participate actively in all local welfare and educational projects.

If no local chapter exists in the area in which you now live and your wife is interested in establishing a chapter, she may find help by addressing a request to the Chief of Naval Personnel (Attn: Pers-P51, Washington, D.C. 20370).



Family Services & Welcome Aboard

A LITTLE MORE than five years ago, the Bureau of Naval Personnel opened 15 Family Services Centers at various locations to serve the Fleet.

So successful were they in providing information and aid related to relocating Navy families that the Bureau has since expanded the program. Today, 50 FSCs have been established on bases in the United States and overseas. Others are being planned.

The Family Services Center would be the most logical place for you to visit after receiving notice of your next assignment.

● **Welcome Aboard Kits**—Navy-operated FSCs maintain a library of Welcome Aboard Kits which describe more than 250 Navy and Marine Corps stations and bases located worldwide. Some centers have similar information on Army and Air Force activities. Each activity kit contains brochures, maps and other information about the command and its surroundings. This usually includes information on housing, commissary and exchange service, schools, recreation facilities and civic activities.

The data on housing usually consists of how to obtain information on base housing in advance of your arrival at a new duty station, or how to be placed on a waiting list. Temporary lodgings and guesthouses, motels with special rates, and mobile home parks are among other housing referrals contained in the kit.

Many of the Family Services Centers have a check-out system similar to that of a library. That is, you can check out a command Welcome Aboard kit on a prospective or hoped-for duty station, take it home and take your time to read the material thoroughly.

● **Living conditions at your next duty station**—Meanwhile, you may send a request for a personal Welcome Aboard kit from your new command, either by letter, postcard or through use of a government-prepared and postage-fee-paid request available at any Family Services Center or, where no FSC exists, at your personnel office. Ask for an Activity Information Card (NavPers 1740/2 (Rev. 5-69)). Activities may obtain

them through official supply channels, citing Stock Number 0106-095-4021.

It is better to submit a request directly to your new commanding officer for a Welcome Aboard kit. Don't assume that one will be forwarded to you automatically, except when you have been ordered overseas. In such cases, welcome aboard information is generally furnished at the same time you receive your entry authorization into the overseas area.

Requests for activity kits should not be submitted to the Bureau of Naval Personnel since the Bureau serves only as a clearinghouse and point for central coordination and does not maintain welcome aboard kits on the grand scale.

NAVY WIFELINE

THE NAVY WIFELINE is another source of assistance to Navy families. One of its main purposes is to help Navy wives cope with family crises. Any Navy wife who has seen her husband's ship pull out to sea knows the anxiety she feels when left alone to struggle with family problems.

Wifeline serves as a point of contact for families separated from their breadwinner. But its over-all aim is to serve the entire Navy community through information and communication. It reaches out to all Navy families in an effort to inform them, solicit their opinions and share solutions to problems inherent in Navy life.

Here are a few things on which *Wifeline* is asked to advise: Financial aid, legal counsel, complicated moves of household goods, survivor benefits, social customs, medical benefits, ways and means of following a husband's ship from one port to another, information on permanent duty stations and many other subjects designed to transform a logistics problem into an adventure.

All Navy wives are automatically members of *Wifeline* and it functions through the efforts of volunteers. It has a free publication called *Sealegs* which contains information on such subjects as medical benefits, housing and family assistance and the history and structure of the Navy.

It issues a quarterly newsletter, *The Navy Wifeline*, which is distributed through hospitals, commissaries and exchanges. It publishes *Blue Jacket's Mate* which costs 25 cents at Navy exchanges and describes the social customs of which every enlisted Navyman's wife should be aware. A similar booklet, *Social Customs for Naval Officers' Wives*, also sells for 25 cents.

Other publications include *Launching an Enlisted Wives' Club*, which is distributed free of charge; *Guidelines for the Wives of Commanding and Executive Officers*, 35 cents; *Recipes for the Navy Bride*, 25 cents; and *Tag-Along to Europe*, for \$2.

The organization helps to distribute *The Navy in Washington, D. C.*, *It's Your Move* (information on permanent change of station), and *Annual Legal Checkup*.

The Navy Wifeline Association, at Building 210, Washington Navy Yard, Washington, D. C. 20390, welcomes suggestions and strives to answer questions

—either directly or by putting its correspondents in touch with an authority on the subject.

OTHER ORGANIZATIONS

THERE ARE A NUMBER of organizations and government agencies which will assist your family. Following is a brief discussion of some of these:

Veterans Administration—Handles dependency compensation for service-connected death. The VA is responsible for burial flags for dependents of personnel buried outside continental U.S. It administers USGLI, NSLI and SGLI insurance. The VA maintains hospitals for care of veterans who can't afford to pay for hospital treatment. VA regional offices are located in many large cities.

Veteran Organizations—The American Legion, Veterans of Foreign Wars (VFW), American Veterans of World War II (AmVets), Disabled American Veterans (DAV), Fleet Reserve Association and certain other veterans' organizations will assist by providing information concerning claims and helping process them.

State Veterans Commissions—Most states maintain veterans' agencies (usually called State Veterans Commissions) which supervise veterans' programs. They can help with federal employment assistance, state bonuses (if any), education assistance, land settlement preference and other benefits.

Social Security Agency—Provides continuing financial assistance to the survivors of deceased members.

Decedent Affairs Branch, Bureau of Medicine and Surgery—Provides for the interment of deceased members and the transport and escort of remains to the burial site.

Casualty Assistance Branch, Bureau of Naval Personnel—Coordinates the Casualty Assistance Calls Program. Ensures the appropriate notification of next-of-kin of service members who die or who become seriously ill or injured. Provides guidance and counseling on matters relating to survivor benefits.



Soldiers' and Sailors' Civil Relief Act

THERE IS A LAW on the books which protects you, as a serviceman, against certain inequities which could arise because of your military status. It's called the Soldiers' and Sailors' Civil Relief Act. It has several facets; one applies especially to servicemen who contract debts before entering the service.

The Civil Relief Act doesn't cancel the financial obligations of servicemen but it does place the courts in the middle of any dispute about meeting payments for obligations which were contracted before entering upon active duty.

By listening to both sides of a dispute, a court may decide on one of several different resolutions. It may,

for example, order reduced payments on a loan which the serviceman made before entering on active duty. In the case of a piece of property, a court could order the serviceman to return the property and the seller to return the money paid on it. A court could even order a suspension of legal action until the serviceman returns to civilian life and is able to meet the payments on his debt.

All these protections are provided servicemen from the day they start active duty until the day they are separated. In some cases, the protection carries over into civilian life for a short period.

Suppose you are unable to meet the payments on a sports car you signed for while you were still a civilian. Naturally, the creditor wants his money and he goes to court to ask for a judgment against you, the buyer.

Before a court can enter a default judgment in favor of the seller, he must follow certain specific procedures which are designed to protect your rights at every turn. Remember, however, that to get a court to adjust your payments, you will have to show that your ability to pay has been affected because of military service.

INTEREST RATES AND YOU

IN SOME COURT actions, you may ask for a delay in the proceedings until a later date and, in some cases where certain actions must be taken within a time period (the statute of limitations), your period of active duty will not be counted when the maximum time is figured.

If, while you were a civilian, you bought some furniture on credit at a department store, your interest rate on the unpaid balance is probably figured at 18 per cent a year. Under the Civil Relief Act, however, you may be able to get the interest reduced to six per cent if you can show that military service has materially affected your ability to pay the difference between six per cent and the higher rate of interest.

Property contracts entered into before you went on active duty are also covered by the act and, in court action, the court again has several options through which it will, hopefully, satisfy both the buyer and the seller.

HOUSING

While the Relief Act wasn't conceived primarily to benefit the dependents of a military man, it does offer protection in the matter of housing.

A serviceman's dependents who are living in a house or apartment which rents for \$150 or less can't be evicted for nonpayment of rent until a court has heard both sides of the story and given its permission for the eviction. If a court doesn't agree on the eviction, it can require the landlord to hold off for up to three months, thereby giving the serviceman time to find other housing.

Although the Civil Relief Act gives the serviceman a break in such areas, it doesn't eliminate his financial obligations.

If you owe rent, it still must be paid. If you owe for

a car, the payments are still due. The Civil Relief Act just gives the court the power to reduce the size of the payments if your earnings have been affected because of your military service.

WHILE THE CIVIL RELIEF ACT PROTECTS a serviceman in the matter of taxes, it doesn't excuse him from paying them.

However, a state where you are stationed because of military duty may not collect taxes on your military pay or personal property. That right is held only by your home state. You may, if you can show that your ability to pay has been materially affected by military service, hold off paying federal or state income taxes until you are separated from active duty. Before you make this decision, however, talk it over with a member of your legal assistance office.

Even if you decide to pay later, you must still file returns for each year when they are due.

The act covers only military pay. If you work part time, or have income from a part-time trade or business such as rental income on a house you own, that income will usually be taxed by the state in which the money was earned, as well as your home state. In such cases there are normally offsetting credits for the tax paid to the other state. (For more on Taxes, see page 107.)

THERE ARE OTHER VALUABLE provisions of the Civil Relief Act. For example, it permits you to retain automobile registration in your home state no matter where you are stationed, except perhaps in foreign countries, as long as you pay the proper fees.

If you have financial obligations that you entered into before coming on active duty and are having difficulty meeting payments, see your legal assistance officer for advice. If you show good faith, a law that is more than 30 years old can come to your assistance.

ACT COVERS SERVICEMEN ONLY

NAVYMEN should be aware that most of the provisions of the Soldiers' and Sailors' Civil Relief Act apply only to persons in the military service and are not extended to their dependents—particularly in the field of taxes.

A Navyman's employed wife and children are taxed by the state in which they earn their incomes as well as their home state. Offsetting credits for taxes paid to the second state are normally available in the same manner as they are for the Navy member. *Also, personal property, including automobiles, which is jointly owned may be taxed locally.* This last point, however, has not been resolved by the courts with the results that state tax policies vary. Check with your local Legal Assistance Officer.

If there is any doubt about your rights under the terms of the Soldiers' and Sailors' Civil Relief Act, consult your nearest legal assistance officer.



Moving Your Household Goods

WHEN THE NAVY DIRECTS an officer or an enlisted man with sufficient service in pay grade E-4 (and above) to make a temporary or a permanent change of station, it assumes the cost of storing or moving the belongings of that person.

Although there's an efficient organization available to assist Navy families in making moves, it is helpful to know in advance just what benefits one may expect.

When you receive orders, you should, if possible, personally make the arrangements with your personal property officer for moving the family's household goods. If you can't, provisions have been made to permit your wife or some other person to act as your agent. Whoever acts in your behalf must have written permission to do so.

YOUR ORDERS WILL DETERMINE the number of shipments you may make. Normally, you are allowed one shipment of household goods and, when you are going overseas, you may also make one shipment of

CAUTION ON PACKING

REMEMBER your last move? Fearing the moving company would not pack certain items safely and securely, you packed them yourself. And, there's nothing wrong with doing this. But—read on.

First of all, there are some obvious drawbacks in packing your own goods. The principal disadvantage is that when goods are packed by their owners the carriers are released from responsibility for damage to these items during transportation and storage.

It's equally important not to pack unauthorized items or dangerous materials in your shipment. For example, a member returning from overseas recently had two crates—each containing a motorcycle—packed with his household goods and appearing in the inventory as "packed by owner." They were detected when they began leaking gasoline. As a result, the serviceman was not only charged the cost of air transportation for the articles, but disciplinary action was recommended.

ANOTHER AREA of concern is the packing of dangerous materials. Many members packing their own property inadvertently include such items as paint, cleaning fluids, explosives, aerosol cans, etc., not realizing their potential danger. A recent warehouse fire was traced to flammable materials in a serviceman's household goods. Because the goods were packed by their owner, the claim for damages by the serviceman was denied by the storage contractor.

unaccompanied baggage—clothing and any other such items which usually arrive shortly after you do. You are entitled to free extra pickup and/or delivery in the area where the bulk of your property is being picked up or delivered.

You may store your furniture without charge in a government or commercial warehouse if your orders so specify. Such storage usually is in connection with an overseas move to locations where a family's furniture is not needed or where weather or other conditions make it advisable to leave it at home.

The carrier who moves your goods and the warehouseman who stores them are responsible for handling your belongings in a safe manner. If you find your goods are damaged, however, the carrier or storage company is responsible for reimbursing you to the extent specified by law in the locality where the mover or warehouseman operates.

The government is also authorized to reimburse you for loss or damage not covered by the carrier or warehouseman, in an amount up to \$10,000 per shipment.

If you own items of exceptional value such as jewelry, sterling silverware, paintings, furs, china, crystal, rugs, books, appliances, musical instruments and the like, and declare them to be valuables, they will be insured for an additional \$10,000 of government coverage.

Household goods which contain items exceeding the liability of the carrier or storage company and the government's coverage as well must be insured at your own expense.

SHIPPING YOUR CAR

IN ADDITION TO SHIPPING your household goods when you make a move, the government usually assumes the expense of shipping your personal car from a port in U. S. to the port nearest your overseas duty station.

Service of this kind is limited to only one vehicle and may include passenger-carrying jeeps, station wagons, automobiles, auto buses which carry no more than nine passengers, motorcycles, motor scooters, motor bikes, pickup or panel trucks and trucks which have been converted to campers.

The government draws the line at 20 measurement tons for trucks and campers. If yours is larger than that, you must pay for the excess measurement tons.

You may decide that the red tape or travel conditions at your prospective station make it unwise to have your car shipped. It usually is advisable to contact your prospective commanding officer who will let you know about special regulations, prohibitions on entry restrictions, licensing requirements and resale laws or other special requirements imposed by the host country.

Foreign cars acquired overseas, unless they are purchased in certain designated areas, can't, at present, be shipped at government expense to the United States. This policy will apply until 1 Jul 1972, when the government will begin paying the transportation costs which apply to the situation.

Until then, the government will handle these vehi-

cles on a space-available basis under certain conditions at considerably less than it would cost to have the car shipped by regular commercial means.

The condition in which your car arrived at the port in the United States is recorded as is its condition when it arrives at the overseas destination. If any damage has been incurred during shipment, it will be noted when the port shipping activity inspects the car.

If you are unfortunate enough to have your car damaged during shipment, you have at least one recourse. You can put in a claim for damage with the port authority or with your personal property transportation office at your duty station.

MOBILE HOMES

IF YOU ARE ENTITLED to have your household goods shipped at government expense, you are also entitled to receive a moving allowance to have your mobile home transported from one duty station to another within the continental United States.

Here are some representative figures: If you have a 12-foot by 60-foot mobile home and have it moved from Washington, D. C., to Long Beach, Calif. (about

TABLE OF WEIGHT ALLOWANCES (POUNDS)

Rank or Rate	Temporary change of station weight allowance	Permanent change of station weight allowance
Admiral	2,000	*24,000
Vice Admiral	1,500	18,000
Rear admiral (upper half)	1,000	14,500
Rear admiral (lower half) and Commodore	1,000	13,500
Captain	800	13,500
Commander	800	13,000
Lieutenant commander and warrant officer (W-4 pay grade)	800	12,000
Lieutenant and warrant officer (W-3 pay grade)	600	11,000
Lieutenant (junior grade) and warrant officer (W-2 pay grade)....	600	10,000
Ensign, officer graduate of USNA, officer graduate of the Coast Guard Academy and warrant officer (W-1 pay grade)	600	9,500
Enlisted personnel:		
E-9	600	9,500
E-8	500	9,000
E-7	400	8,500
E-6	400	8,000
E-5	400	7,000
E-4 (with over 4 years' service).....	400	7,000
E-4 (with more than 2 years' service but with obligated active service sufficient to increase the total active service to 6 years or more)	400	7,000
Aviation cadet	400	400

*Present statutory limitations allow shipment of only 13,500 pounds at government expense. This is subject to change.

Local Moving & Storage of HHE Paid for Involuntary Moves

IF YOU'RE ORDERED to occupy or vacate government quarters and, *because of space or other restrictions*, cannot move your household goods into your new quarters, the government will pay local moving and storage costs while you're in this situation. All Navy men and women, without regard to rank or grade, are entitled to hauling and storage for any involuntary moves which are directed by competent authority.

Junior enlisted people who do not have a weight allowance prescribed are entitled to the same amount as an E-4 with over four years' service. More details on this subject can be found in *Joint Travel Regulations*, Para M8309.

2600 miles), you'd be allowed \$1924 for expenses.

A commercial mover in the District of Columbia quoted the following figures for such a move:

- 95 cents per mile basic transport cost.
- 25 cents per mile additional charge in areas where a 12-foot wide trailer has to be escorted.
- \$10 unblocking fee.
- \$30 reblocking at destination (owner provides the materials).
- \$12.50 per hour for disconnecting utility hose (the owner usually does this himself).



If you estimate 500 miles over which your mobile home has to be escorted and one hour for disconnecting utility lines for which you pay \$12.50, the cost of moving would be about \$2647.

Of course, if you ask the government to move your mobile home, you forfeit your right to a dislocation allowance and usually to a separate shipment of household goods.

IT PROBABLY COMES AS NO SURPRISE that there is considerable paperwork to be done in connection with a permanent or temporary change of station move

WHO CAN SHIP HOUSEHOLD GOODS

Personnel in pay grade E-4 (with over 2 years' service but with sufficient obligated service to equal 6 years' total active service), E-4 (with over 4 years' service), and all personnel above that rate are entitled to shipment of household goods.

WHEN YOU RECEIVE PERMANENT ORDERS

Shipment can be made between duty stations. Except in cases where household goods are located at the home of record, upon release from active duty, shipment can be made from and to places other than your duty station (limited in cost).

Shipment will be made at Government expense and you will be billed for excess costs, if any. See text for permanent orders weight allowance.

• Duty Outside the United States

Contact the overseas area commander or your prospective commanding officer to find out what articles of furniture or household goods will not be needed at your new duty station overseas.

You may request storage for your household goods for the full time that you are overseas, whether you have dependents or not.

Because shipping entitlements are based on things such as whether you have dependents, the length of your overseas tour, etc., you should see your personal property transportation officer for details and limitations. Your household goods will not be shipped until you receive your dependents' entry approval, where applicable.

• Sea Duty

If you are ordered to a ship, you may ship your household goods to the home port or home yard of the vessel or to any selected point in the United States.

You may be directed to report to a vessel at a place which is not the home yard or home port. Be sure to find out home port of your vessel before shipping household goods.

If you do not want your goods shipped, storage privileges are the same as for overseas duty. If you are ordered to duty or temporary duty in connection with the building, fitting out, conversion, or reactivation of a vessel and are on board when commissioned, see your personal property transportation officer for special entitlement.

WHEN YOU RECEIVE TEMPORARY ORDERS

Shipments can be made between duty stations, or from and to places other than your duty station (limited in cost). Shipments will be made at Government expense and you will be billed for excess costs, if any. Storage of the temporary weight allowance is not authorized.

• When Ordered to School

If storage or shipment is desired, see your personal property transportation officer. He will tell you whether or not your orders entitle you to shipment and/or storage of household goods.

SEPARATION FROM THE SERVICE

If your separation is under honorable conditions, you may have your permanent weight allowance shipped from your last or any previous permanent duty station, using orders in combination, to your home of record or the place from which ordered to active duty, as you may elect, for travel.

If your orders direct temporary disability retirement, retirement or transfer to the Fleet Reserve, see your personal property transportation officer regarding privileges for shipment and storage.

Time Limitation—Your household goods must be turned over to a personal property transportation officer or carrier for shipment within 1 year from the date of release from active duty. If you are placed on the temporary disability retired list, retired, or transferred to the Fleet Reserve, and are undergoing hospitalization or medical treatment on the date of termination of active duty, see personal property transportation officer for exception to time limit.

WHERE YOU CAN GET SHIPPING INFORMATION

Before making any arrangements, it is important to get in touch with your personal property transportation officer. He is your best source of information and will give you the word on your shipping rights and limitations. A personal interview with him is recommended.

Don't hesitate to ask questions on entitlement. It is better to know all the answers before shipment.

HOW MUCH CAN YOU SHIP?

Your grade or rank at the time your orders become effective and the type of orders (temporary or permanent change of station orders) will determine your maximum weight allowance.

WHAT YOU CAN SHIP AS HOUSEHOLD GOODS

Usual household items including furniture, household appliances, clothing, baggage, and other similar items can be shipped. See your personal property transportation officer for exceptions.

Professional books, papers and equipment when required for reference or other purposes in the performance of official duties are also permitted without charge against the prescribed weight allowance. The estimated weight of such professional books, papers and equipment must be indicated on DD Form 1299.

INFORMATION ON MOVING

WHAT YOU CANNOT SHIP AS HOUSEHOLD GOODS

Automobiles or other motor vehicles. They are subject to special regulations. See below. Trailers may not be shipped even though they may contain household goods.

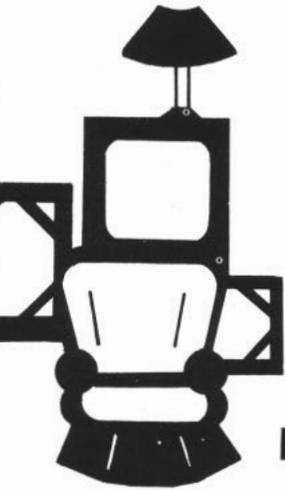
Boats or component parts thereof, such as outboard motors, pets, wines, liquors, explosives, or other items that are liable to damage other property may not be shipped.

Groceries and provisions other than those intended for your immediate family are not allowed. Articles for sale or articles for persons other than you or your immediate family cannot be sent.

UNACCOMPANIED BAGGAGE

When required to carry out assigned duties or to prevent undue hardships, certain items may be shipped via an expedited mode.

Your personal property transportation officer will explain the privileges in your case.



WHAT PAPERS ARE NEEDED

If you make arrangements personally, you will need to: Furnish four copies of your orders for each shipment. For example, if part of your goods are shipped via an expedited mode, part by other means and part to storage, you would need 12 copies.

Fill out Application for Shipment and/or Storage of Personal Property (DD Form 1299).

If your dependent or agent makes arrangements for you, that person must: Furnish the necessary copies of your orders. (See above.)

Fill out DD Form 1299. (See above.) Get from you some written authority (letter) or power of attorney to act in your name to arrange for shipment or storage.

HOW YOU CAN HELP IN PACKING AND MOVING

Be sure you, your dependent, or agent is at home when packer is to arrive.

Take down drapes and pictures from walls. Arrange for the disconnection of automatic washers, kitchen ranges, refrigerators, freezer units, dryers, and other mechanical articles.

Refrigerators should be defrosted, clean and thoroughly dried the day before to avoid mildew. Have telephone and utilities disconnected. Disconnect and remove air-conditioners.

TV antenna should be removed from roof and dismantled. These costs will have to be paid by you. Purchase a supply of hard-to-get spare parts to pack with the article, especially if you are going overseas. (A couple of good mail order catalogs will come in very handy.)

Colthing, furs, rugs and woolens should be sent to the cleaners to be serviced properly for shipping and storage.

Dishes and cooking utensils should be cleaned. Dispose of opened but unused foods. Do not pack. Do not include fresh fruit, plants or flowers. Contents of deep freeze units cannot be shipped. Keep canned goods, sealed groceries, and other food supplies together in one area for shipping.

Remove articles from furniture drawers—especially heavy or breakable items, mirrors, framed pictures, and liquids.

Do not overload furniture with packed heavy linens and sheets.

Dispose of old books, papers, magazines, excess furniture and all articles which are worn out or no longer needed. Clean out the garbage containers and wastebaskets you want shipped.

Do not forget to transfer your bank account (if desired), make arrangements to handle contents of your safety deposit box, discontinue milk and newspaper service, and notify post office of your change of address. Notify commercial insurance agents of your transfer.

YOUR VALUABLES

Articles of extraordinary value such as currency, valuable papers, jewelry, stamp collections, silverware, and objects made of precious metals should receive special handling. The Government will assume cost of transportation if it is within your weight allowance. Consult the personal property transportation officer for details concerning shipping procedures, excess valuation and insurance coverage.

INSURANCE

This is a matter for you to decide. If your goods are being shipped by ordinary means and their value, considering depreciation, is more than \$10,000, you may want to insure the difference between your valuation and the \$10,000 protection provided by the Government. You might also want to insure your expeditious shipment. See your personal property transportation officer if it contains items of extraordinary value.

If you have commercial insurance or plan to purchase it, be sure to read the policy carefully! Make sure you understand its provisions and limitations.

HOUSEHOLD GOODS



LOSS OR DAMAGE CLAIMS

If your household goods are damaged when you receive them, contact the nearest personal property transportation officer for instructions. If possible, he will assign an inspection officer to check the damage.

Do not refuse to sign the Government bill of lading or DD Form 619, but be sure to note missing or damaged items on the bill of lading, inventory or other shipping document. Notations of missing or damaged items should be signed by you and the carrier's representative, and you should retain a copy. The personal property transportation officer will provide you with advice, the proper claim forms, and a written instruction pamphlet. Claims may be filed with the Government and the carrier at the same time.



MOTOR VEHICLES

Motor vehicles may be shipped via Government-owned vessels or United States flag commercial vessels for personnel in pay grade E-4 (with over 2 years' service but with sufficient obligated service to equal 6 years' total active service), E-4 (with over 4 years' service), and personnel above that grade who are ordered to, from, or between overseas duty stations, and who are in receipt of official notification of a home port change.

Automobiles, passenger-carrying jeeps, station wagons, auto buses not exceeding 9-passenger capacity, motorcycles (with or without sidecars), motor scooters, motorbikes, multipurpose vehicles such as pickup and panel trucks may be shipped. Only one such vehicle may be shipped in connection with permanent change of station orders. See your personal property transportation officer concerning restrictions on shipments of foreign-made POVs.

See your personal property transportation officer for details on how to condition and service your vehicle, what papers are needed, and to what ocean shipping terminal to deliver your vehicle. The transshipping activity (Navy port of embarkation) will notify you when and where to deliver your vehicle.

STORAGE

Arrange to accept your household goods promptly at destination. This will prevent unnecessary cost for short periods of storage and additional handling. If storage in transit in excess of 90 days is required, due to conditions beyond your control, you must submit a request for the addition to 90 days' storage, supported by a statement of facts, to the personal property transportation officer at origin or destination. This request should be submitted to and approved by the transportation officer at the earliest possible date.



which involves shipment of household goods and government transportation for your car. Your personal property officer can acquaint you with the documents which you must complete and sign as well as with your responsibilities in preparing your possessions for shipment.

Your first step in making any move which involves shipment of your household effects, is to contact your personal property officer at least 10 days before your move is scheduled. This officer probably will be in the Navy but, in localities where other services are represented in large numbers, your personal property officer may belong to a jointly staffed office, or an office located at a non-Navy activity.

If there should be any disagreement or misunderstanding concerning the shipment of your household goods, ask the personal property officer with whom you are dealing to call the Naval Supply Systems Command Headquarters, Personal Property Division (Code 053), Washington, D. C., for clarification.

Another tip: The Navy Supply Systems Command has prepared a booklet (NavSup Publication 380) (Revised April 1971) entitled "It's Your Move." This pamphlet contains a useful "how to do it" schedule for making a move which you will find very helpful.



Customs: Your Rights & Benefits

NAVYMEN who make overseas purchases and send them home as gifts or bring them home—either before or after their foreign tour is officially completed—should know something about how U. S. customs officials will view their goodies when they arrive in the U. S.

As any married Navyman returning from an overseas assignment will tell you, one of the big benefits that the Navy offers to men in this situation is *duty-free entry of personal and household effects* when returning to the States at the end of the tour.

Even if you mail your belongings home ahead of your move, they'll be admitted duty-free if you've made the proper arrangements—which, basically, means filling out Customs Form 6061 or DOD Form 1252, "Declaration and Entry for Personal and Household Effects." A copy of this form and a copy of your orders must accompany mailed items and be included in any shipment made for you.

You can even ship a foreign-made car duty-free, provided you actually had the car in your possession while overseas. In other words, a car purchased by you but which was never actually delivered to you isn't entitled to free entry.

If you do ship a car back home, you must pay the shipping expenses for its delivery. This policy will apply until 1 Jul 1972, when the government will

begin paying the transportation costs which apply to this situation.

The customs exemption does not apply if you're returning to the U. S. on temporary duty, on leave, or for personal reasons before the end of your overseas tour.

THERE ARE CERTAIN THINGS—such as pets, fruits and vegetables, plants and plant products, and certain types of TV sets and microwave ovens—which will be detained by Customs if you try to bring them home. There are other items which cannot be brought into the U. S. and will be confiscated by Customs agents when found. These include military firearms, narcotics, lottery tickets, obscene materials, wild bird feathers and skins, and items made in Cuba, North Vietnam or North Korea.



ALMOST EVERYONE remembers when goods of Chinese origin were not permitted entry into the United States. Even Chinese type goods had to have a certificate of origin. These regulations have been relaxed so that servicemen may bring Chinese items into the country provided they are for personal use or to be given as gifts.

There are other restrictions which apply to Navy-men and their dependents returning from overseas. Cigar lovers, for example, may bring no more than 100 stogies into the country without paying duty and, if you're bringing in alcoholic beverages, you must limit the quantity to 128 fluid ounces (one gallon). Three quarts of this must be of U. S. manufacture.



Schooling for Your Dependents

EVERY NAVY FAMILY with orders to overseas shore duty wonders what kind of schools are available for the children. Chances are, there is nothing to worry about, especially in places where large numbers of service families are concentrated. More than likely, your youngsters, whether they are of kindergarten age or high school seniors, will receive as good an education overseas as they would receive in most schools in the continental United States.

To be eligible for schooling overseas, your dependent must be your unmarried child, stepchild, legally adopted child, legal ward or resident in your household for whom you stand in *loco parentis* and

GIFTS MAILED FROM OVERSEAS

IN CASE YOU WANT TO SEND GIFTS to friends and relatives before completing your overseas tour, items valued at \$10 or less in the country of purchase may enter free provided the recipient receives only *one gift a day*. Alcoholic beverages, cigars and cigarettes, and perfume (containing alcohol) valued at more than \$1 are excluded from the \$10 gift parcel provision.

EACH PACKAGE must be clearly marked "unsolicited gift enclosed" and the value must be indicated on the package. If you carry the gift into the country as you return, you declare it but the gift may be included in your exemption. In other words, all merchandise must be declared, including merchandise you are bringing in as gifts.

Navy men *servicing in combat zones* may send gifts back home valued at \$50 in the country in which sold. There are, however, several kinks in the rules and you'd do well to check first with postal authorities concerning customs regulations.

To be on the safe side in any of these cases, it's wise to check with your transportation officer for a complete, up-to-date list of those items affected by Customs regulations. Another good source of information is the Customs Service, which says it is always willing to give advice to servicemen who ship things from overseas stations to the U. S. Navy men wanting information on customs fees and procedures can receive it by writing to the customs office nearest the intended destination of purchase or by writing to the Bureau of Customs, Department of the Treasury, Washington, D. C. 20226, for their pamphlets "Customs Highlights for Government Personnel," and "U. S. Customs Trademark Information."

for whom you provide more than one-half of his support.

He also must have reached his fifth birthday but not his 21st by December 31st of the current school year. Handicapped dependents of educable ability can, regardless of age, be enrolled in an educational program of the Department of Defense for the handicapped, if available.

The schools which your dependents may attend probably will be operated either by one of the military departments, a private organization, a church, a cooperative or by your host government. In any case, you can rest assured that the school will provide adequate United States-type services.

TUITION FEES, cost of instructional materials and daily transportation which are provided by the school are paid for by the U. S. Government. Such items as uniforms, excursions not included in the school's planned curriculum, accident or health insurance for pupils, food and transportation (other than daily commuting transportation furnished by the school), will be out of your pocket as they usually are in the United States.

If you should be assigned to a remote area where no adequate school is available, your children may take home study correspondence courses for grades kindergarten through 12. The fees, mailing costs and supervisory services which are furnished by the correspondence course center are paid for by the government.

If your dependents are of high school age (grades nine through 12) and no school at these levels is available in your area, they may be enrolled in a boarding school nearest your overseas post. The government pays tuition and room and board, but you must pay for transportation to and from the school and incidental costs such as those for personal laundry and dormitory activity fees.

DOD OVERSEAS DEPENDENT SCHOOL SYSTEM

EACH OF THE military departments is responsible for operating schools in geographical areas assigned by the Office of the Secretary of Defense.

For example, if your overseas duty takes you to Europe or Africa, your dependents' schooling will be provided and financed by the Department of the Army.

The Air Force is responsible for Department of Defense dependents' schooling in the Pacific area.

If you are assigned to an activity in the Atlantic area, the Navy will provide your children's schooling. The Navy supports schools at Lajes Field, Azores; at the Naval Facility, Eleuthera (grades one through eight); at the Naval Air Station, Bermuda; at the Naval Stations, Guantanamo Bay, Cuba; Keflavik, Iceland; and Argentina, Newfoundland; and at Goose Air Base, Labrador. The Navy is also financially responsible for all DOD dependents' schooling in the Panama Canal Zone where schools are operated by the Canal Zone government. Schools at the naval stations at Roosevelt Roads and San Juan, Puerto

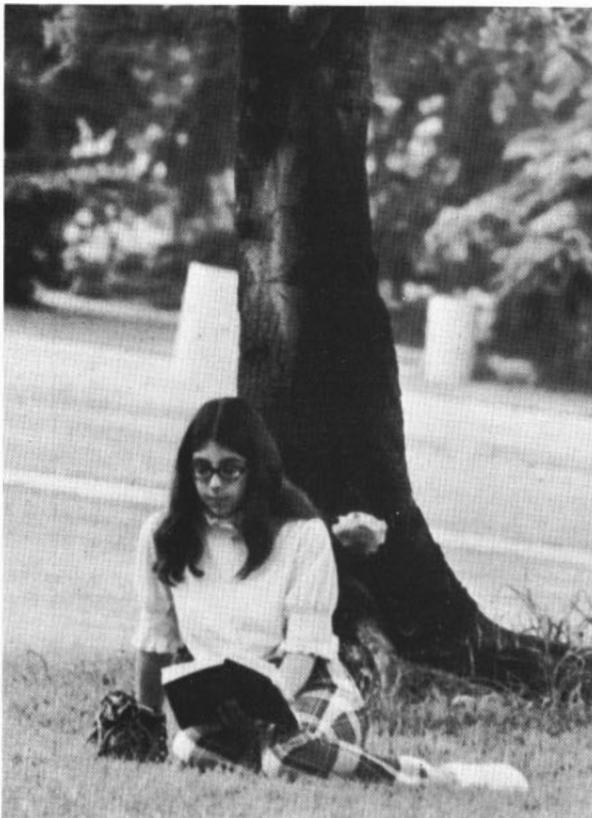
Rico are also administered by the Navy but the money comes from the U. S. Office of Education of the Department of Health, Education and Welfare. Costs for dependents' schooling in Central and South America are also paid from Navy appropriated funds.

If you are located in an area where there is a service-operated school, your dependents are, of course, expected to attend it. Those who prefer to enroll their dependents in another school may do so, but the government will assume no responsibility for the costs.

HERE IS ANOTHER THING to remember with respect to costs: According to Department of Defense regulations, *you cannot be reimbursed by the services for payments you make directly to an overseas school. Be sure to make all arrangements for your dependents' overseas schooling through your command. Don't enroll your youngsters and pay the fees yourself.*

All service-operated schools are staffed by well-trained, experienced teachers and administrators who, in most cases, have received their training in the United States. Except in a few small elementary schools, the personnel include principals, counselors, nurses, speech therapists, remedial reading teachers, special education teachers, psychologists and social workers as well as the regular classroom teachers.

The curricula are largely academically oriented and are designed according to the better stateside school standards. These include instruction in modern math and new concepts in science.



All secondary schools are equipped with science labs and some have additional special facilities, such as well supplied stocks of audiovisual aids and library books.

All basic textbooks used in both elementary and high schools are less than five years old and all DOD-operated schools are accredited by the North Central Association of Colleges and Secondary Schools.

This means that credits earned in DOD schools are readily transferable to United States high schools and are usually accepted by U. S. colleges and universities without question.

All DOD schools have numerous extracurricular activities, including sports, clubs, student governing body organizations and publications. Of course, the school's size determines the number of such organizations and their scope. Wherever they are, your dependents' school life will be both interesting and busy.

DEPENDENTS OF NAVYMEN ABOARD SHIPS OVERSEAS

IF YOU ARE ASSIGNED to duty aboard ship, regardless of where the ship is serving, your duty station is considered to be the home port of the ship.

If the ship is homeported overseas, you are entitled to the same benefits for your children as you would be if you were land-based overseas.

The government can't, however, pay for any students whose sponsor is not *stationed* overseas. The fact that you are *servng* overseas is not sufficient.

MILITARY WIVES AS TEACHERS

THE DEPARTMENT OF DEFENSE hires qualified military wives for its overseas dependents' schools. However, your overseas assignment will be made solely upon the needs of the Navy and not upon your wife's ability to teach.

Policy requires that military wives be hired **AFTER** they arrive at their husband's overseas station. This eliminates the possibility of changed orders which might leave a hard-to-fill vacancy.

DEPENDENTS OF DECEASED PERSONNEL

RECENT LEGISLATION has authorized schooling at government expense in DOD overseas schools for dependents of Navy men who die while stationed overseas. The basic requirements are that for a Navyman who:

- Died before 11 Jan 1971, while entitled to compensation or active duty pay, whose widow was residing in the overseas area at the time of the member's death or is now or was a citizen of a foreign country and returns to her country of origin, may enroll the dependents of deceased personnel at any time.

- Died after 10 Jan 1971, while entitled to compensation or active duty pay, whose widow was residing in the overseas area at the time of the member's death or is now or was a citizen of a foreign country and returns to her country of origin, must enroll the dependent of the deceased Navyman within one year after the date of death.

TIPS ON PREPARATION

BEFORE TAKING your family abroad, here are some tips on preparations you should make for your children's schooling:

• Take along their birth certificates. These should eliminate trouble proving that they are in the correct age brackets for DOD-financed schooling.

• Have forwarded or take along transcripts of their previous schoolwork, narrative reports on their personality traits and study habits, and lists of the textbooks they have been using and their scores on standardized tests. These will be of great help in enabling your youngsters to get the most out of their schooling.

• Make all arrangements for schooling in accordance with instructions published by the commanding officer of the overseas activity to which you are assigned.

If it is necessary to enroll your child in a tuition-fee school or to have him use correspondence courses, the command will make the arrangements.

To assure your dependents of good schooling while they are overseas, it is advisable that you contact your new command as soon as possible after you receive your orders with the request that adequate schooling be provided for your dependents.

Any further information you may desire about the DOD Dependents' Schools Program may be obtained from the Navy Dependents Schooling Branch (Pers-C323), Bureau of Naval Personnel, Navy Department, Washington, D. C. 20370.



Scholarships For Navy Juniors

IF YOU HAVE A CHILD APPROACHING COLLEGE AGE, he or she may be eligible to compete for scholarships which have been made available to dependent sons and daughters of members of the Navy, Marine Corps and Coast Guard.

Over the years various Navy-oriented groups and associations have generously established special scholarship and award programs to help service families get over the financial pinch that the soaring costs of higher education present.

Scholarships are awarded on the basis of scholastic record, character, and financial need. The Chief of Naval Personnel coordinates applications for the awards, but actual selection of recipients and presentations are made by the sponsoring organizations.

IN MOST CASES, scholarships are given to the dependent children—including adopted children and stepchildren—of members of the Navy, Marine Corps and Coast Guard who are serving on active duty, or retired with pay, or deceased (while on active duty or

NATIONAL DEFENSE EDUCATION ACT

ONE OF THE BEST sources of financial aid for college expenses is a student loan provided under the National Defense Education Act. For those serving in the armed forces after 30 Jun 1970, time in service may be credited as repayment for up to 50 per cent of their National Defense Student Loan (NDSL). Public Law 91-230 (13 Apr 70), which broadened authority for the cancellation of NDSLs for active duty servicemen, established the rate of forgiveness at 12.5 per cent per year, including interest, for each year of consecutive service. *In other words, a man who serves for four years' active duty may be relieved of one-half of his student loan.*

retired with pay). A dependent child is considered to be anyone who is unmarried and under age 21, or under age 23 if enrolled in a full-time course of study at an approved institution of higher learning.

Applicants must be graduates or prospective graduates of accredited high schools. Students already enrolled in college may also apply, and dependents may apply for the majority of these awards.

All scholarship applications must be made on a form issued by the Bureau of Naval Personnel, which may be obtained by writing to the Chief of Naval Personnel (Pers-P511), Navy Department, Washington, D. C. 20370. When completed by the applicant, these forms should be submitted to the same office for processing.

HERE IS A PARTIAL LISTING of the agencies and organizations which award scholarships to the children of Navy/Marine Corps personnel:

- Clausey Medal of Honor Scholarship Foundation
- Dolphin Scholarship Foundation
- Fleet Reserve Association Scholarships
- Branch 50, Fleet Reserve Association Scholarship Fund
- Judith Hubbard Memorial Scholarship
- Ladies Auxiliary of the Fleet Reserve Association Scholarships
- Marianas Naval Officers' Wives' Club Scholarship
- Naval Academy Women's Club Scholarship
- New York Council Navy League Scholarship Fund
- Navy Wives Clubs Scholarship Foundation
- Navy Supply Corps Officers' Wives Scholarship Fund
- Oceana Officers' Wives' Club Scholarship
- Stanford F. Zimet Memorial Scholarship
- Submarine Veterans of World War II Scholarship
- Robert Crown Memorial Scholarship
- The Commander L. F. Rolen Scholarship
- Levin M. Powell Scholarships
- Society of Sponsors of the United States Navy Daughters of the Cincinnati
- Massachusetts Institute of Technology
- The Grace Moore Brewer Memorial Scholarship
- AMVETS Memorial Scholarships

American Legion Auxiliary Scholarship Fund
 Knights of Columbus
 American Legion Scholarships
 Defense Supply Association (New York Chapter)

The scholarships cited above represent only a partial listing of those available, and are specifically for Navy/Marine Corps dependents embarking on a college education. There are many others—local and national, military and civilian—for which your children may also compete. There is a large variation in the requirements for and the amounts of the various scholarships, but they're well worth looking into, as every little bit helps during the college years.

Your personnel officer can provide you with infor-

NRS INTEREST-FREE LOANS

INTEREST-FREE loans to student dependents of Navy-men who hope to attend college or vocational schools after graduation from high school are available from the Navy Relief Society. Loans may be for as much as \$1250 per year, per student, depending upon individual needs and family circumstances; these include size, assets and income.

Those eligible must be under age 23 and dependents of Regular Navy and Marine Corps personnel, active or retired. Dependents of Reservists are also eligible if the Reservist is on continuous active duty, was retired for physical disability, or retired after 20 years of active duty.

Types of schools to be attended include accredited colleges, vocational schools or prep schools for service academies.

Loans are made directly to the student dependents, with the stipulation that repayment begin with employment after graduation in monthly increments.

The deadline for applications is 15 Mar 1972. The applications need not be complete in every detail when submitted, inasmuch as the decision on college selection may not be final and expense estimates may change.

For complete information, write to the Navy Relief Society, Suite 1228, 801 North Randolph Street, Arlington, Va. 22203.

mation about the many Navy-sponsored or Navy-oriented scholarship programs, and one of the best places to go for details about others is in the Office of Education in your state or city.

THERE WILL BE ADDITIONAL Navy junior scholarships for the 1972-73 scholarship program and new ones are added from time to time. Navy applicants for scholarships on behalf of their children should contact the Chief of Naval Personnel (Pers-P511), Navy Department, Washington, D.C. 20370, in early January for current information, and for a copy of the scholarship pamphlet listing eligibility requirements, Nav-Pers 15003-A.

War Orphans Educational Assistance Program—Sons and daughters of veterans who died or were permanently and totally disabled as the result of a service-connected injury or illness are eligible for help under this program. Such children may receive grants from the Veterans Administration up to \$175 a month for 36 months of approved, full-time college or vocational training. Lesser grants are paid for three-quarters or half-time training.

Marriage is not a bar to this grant, which is usually limited to those between 18 and 26 years of age. Generally, benefits under this program are for students enrolling in colleges, universities and technical schools. Below college-level courses may be taken only in schools which offer specialized training for a vocational goal.

A person entitled to assistance under this program who is handicapped by a physical or mental disability may receive specialized training.

Specific information on eligibility, how to apply, specialized training, schools, educational costs and related matters may be obtained at any VA office.



Recreational Facilities

TO HELP YOU ENJOY your off-duty hours, both aboard ship and at shore installations, you'll find a variety of recreational facilities at your disposal. No matter who you are or what you do, you must have some free time and if you don't know what to do with it, the Navy—through its Special Services program—will help you.

You'll find recreation buildings and theaters, libraries and writing rooms, lounges and gymnasiums, hobby shops with arts and crafts rooms, various clubs, game and music rooms, canteens and snack bars. You'll also find athletic fields and courts; picnic areas; swimming pools and beaches; rifle, pistol and skeet ranges; boating and fishing areas; and golf courses.

You won't find all these activities at each of your duty stations, but you will find many at most of them. Even aboard ship there are a number of facilities available for your leisure-hour activities. Depending on their size, most ships have libraries, movies and hobby shops. Many have an organized recreational program and sponsor intramural or varsity athletics, ranging from boxing to skeet-shooting.

Here is a rundown of some of the major recreational facilities available to Navymen and their families through the Special Services program.

- **Fleet Recreational Centers**, generally located at large naval installations, are maintained where a large number of ships are homeported or frequently visit during operations. These centers generally offer a wide range of sporting and leisure activities.

- **Fleet Recreation Parks**, such as the one located at

Solomons, Md., are a relatively new concept in recreational facilities. The 260-acre Solomons complex is designed for the outdoor enthusiast and offers comfortable overnight accommodations, camping facilities and plenty of opportunity for fishing, boating, swimming, picnicking, playing golf or just plain relaxing. The park is available on a year-round basis to allow Fleet personnel with varying rotational cycles to have an opportunity to get in some vacation time each year.

- **Movies** are regularly shown in almost every ship and at almost every station in the Navy, regardless of size. A completely new \$7.5-million program, which features centralized procurement and distribution of films, will go into effect later this year. Improved service for both overseas and Fleet units will result from the new system—so no matter where you are, you can usually see a movie every night.

- **Libraries** are popular places among Navymen on ships and stations the world over. Collectively, you and your shipmates tackle nearly 1.5 million new books each year—with subjects ranging from science and sociology to “whodunits” and “how-to-do-its.” Collections range from a few books aboard small ships such as oceangoing tugs to as many as 100,000 volumes at large shore stations such as NAS Pensacola.

- **Hobby crafts** available through the Navy include 37 different off-duty activities such as carpentry, leather craft, painting and photography. If you have a hobby or want to develop one, you'll usually find the help and equipment you need—even at sea. More than 20 of the 37 hobbies supported by the Navy hobby craft program are recommended for shipboard use.

- **Navy clubs** and messes can be found at shore installations throughout the world. Commissioned Officers' Messes (Closed) provide essential lodging and food service for bachelor officers. Commissioned Officers' Messes (Open), CPO Messes, Petty Officers' Messes (Open) and Enlisted Men's Clubs are operated to provide dining, social and recreational facilities.

- **Sports** of all kinds are available through Navy recreation programs. The sports program at any one ac-

COUNT 'EM—8400 FACILITIES

DID YOU KNOW that you were a stockholder? If you didn't, you should know now that, as a Navy man or woman, you're a stockholder in one of the largest companies in the world—the Navy Resale System (NRS). And, like other stockholders, you receive dividends; in this case, the many recreation programs which NRS administers throughout the Navy.

In essence, NRS redistributes the profits made at Navy exchanges, ship's stores and similar outlets into recreational programs to serve you, the patron. This money is rechanneled into recreation funds at different levels ranging from a unit recreation fund to the BuPers Central Recreation Fund, depending on where it will best serve the needs of the most people.

Just to give some idea of the size of the Navy's recreational program operation, here's a list of facilities—over 8400 of them—located on bases and stations.

65 Golf courses	90 Officers' Messes (open)
259 Swimming pools	167 Officers' Messes (closed)
1482 Bowling lanes	132 CPO and PO Messes (open)
160 Gymnasiums	44 Petty Officers' Messes and Enlisted Messes (open)
132 Hobby shops (arts and crafts)	187 Enlisted Men's Clubs (messes)
137 Hobby shops (automotive)	1175 Exterior miscellaneous facilities
205 Theaters	1980 Interior miscellaneous facilities
401 Recreational buildings	
52 Marinas	
672 Playing fields	
1113 Playing courts	

tivity is generally determined by requests from the men stationed there, and is usually influenced by the size of the activity. For a list of facilities see above.





Savings — The Navy Way

ONE OF THE MOST FOOLPROOF ways of ensuring a bright future and comfortable retirement is participation in a savings program throughout your Navy career.

Saving money is like dieting—it takes a certain amount of will power, but some plans are easier than others. If you're willing to put aside a relatively small amount from each paycheck—or have someone else put it aside for you, if that's less painful—you'll have a sizable stack of green accumulated by the time you're due for retirement.

As a Navyman, you have several methods of saving available to you. A few of the more popular ones are stocks and bonds, mutual funds, savings accounts in banks, credit unions, savings and loan associations, and even life insurance with investment features.

Those which have the government's endorsement include U.S. Savings Bonds, Uniformed Services Savings Deposit Program, Allotment Expansion, Taking Less Than Full Pay, and Credit Unions.

SAVINGS BONDS

THE SAVINGS BOND PROGRAM, for instance, offers a payroll savings plan that allows you to have a certain amount deducted from your paycheck each payday. This amounts to \$6.25 per month, which gives you an \$18.75 investment toward a \$25 bond every three months.

One good reason the Savings Bond program is a sound method for storing a little green is that interest rates have increased periodically. The current interest rate on Series E and H Bonds, which has been in effect since 1 Jun 1970, is five and one-half per cent when held to maturity.

Series E Bonds are sold at a discount of 25 per cent less than their face value. Interest is compounded semiannually and redemption value increases each six-month period. Unlike older Series E Bonds which matured over a longer period, these bonds reach first maturity in five years and 10 months.

Series H Bonds are current-income securities which reach first maturity in 10 years. They are sold at face value, and interest is paid by checks issued semiannually by the Treasury.

Options have also been introduced which allow you to hang on to your bonds for an additional period beyond maturity to receive more interest. The Department of the Treasury recently granted a second 10-year extension to Series H Bonds issued from June 1952 through January 1957.

ANOTHER VERY PRACTICAL REASON for buying bonds is the tax advantage—especially when E bonds are purchased to create "tax-free" college education funds.

E Bonds may be registered in the child's name,

with a parent or the purchaser shown as beneficiary—but not as co-owner. At the end of the first year of bond purchases, a federal income-tax return is filed in the name of the child, listing the increase in bond value (interest) as income to the child.

Filing this one return establishes "intent." No further returns must be filed as long as bond interest, plus other income, comes to less than \$1700 for the years 1970-2, or \$1750 for 1973 and thereafter. And no tax is due until the income exceeds \$1725 (for 1970), \$1700 (for 1971 and '72, or \$1750 (for 1973 and thereafter).

Thus, when the child's bonds are redeemed to meet college costs, the accrued interest is free from income tax—but be sure to retain a copy of the tax return filed the first year, as proof of intent.

You may also save tax money simply by waiting until the youngster begins to cash his bonds for college expenses. The student then files his or her own tax return each year, reporting the full amount of interest on redeemed bonds as income. The taxable amounts are the same as stated above.

If you're looking for a way to help supplement your retirement checks, bonds are a surefire aim. By converting your Series E Bonds to income-producing Series H Bonds, you can receive a specific amount of additional income every six months. The Series H Bonds, which yield the same interest rate as the Series E Bonds, are available in denominations of \$500, \$1000, \$5000 and \$10,000.

When separation time comes around, be sure you submit a request to withdraw any bonds held in safekeeping at Navy Finance Center, Cleveland. At some commands this is a routine part of the checkout procedure, and you can save NFC an unnecessary workload and yourself an unnecessary delay if you make sure this is accomplished.

SAVINGS DEPOSIT PROGRAM

PERHAPS THE MOST EXCLUSIVE method of saving available to you when you're assigned overseas is the Uniformed Services Savings Deposit Program.

Replacing the Soldiers', Sailors', and Airman's Deposits Program in 1966, USSDP has as its main attraction a generous 10 per cent interest that is compounded quarterly on funds deposited.

Here's how the program works.

Before you depart for your overseas duty—outside the 50 states, the Virgin Islands, the Canal Zone, Puerto Rico, Guam, or American Samoa—on either a permanent or temporary basis for 90 days or more, you may apply for the USSDP savings plan through your disbursing officer. He'll have you register a "J" allotment (NavCompt Form 545) in advance which will eliminate time-consuming paperwork at your destination. The form will be attached to your pay record and the allotment will be automatically registered by your overseas disbursing officer upon your arrival.

DEPOSITS made on or before the 10th of any given month will earn interest computed from the first of the month. Those made after the 10th will not

draw interest until the first of the following month.

A \$10,000 limit is placed on the amount of deposits for which interest may be paid. In your effort to reach this sum, you may deposit any amount into the program from your unallotted pay and allowances in increments of \$5 or more.

As previously mentioned, any extra cash, such as special pay and allowances, that you receive while overseas may be allotted through your disbursing officer for the purchase of savings bonds or as deposits in a savings program.

It is not necessary that you make deposits by "J" allotment. You may, if you wish, make cash deposits using money from any of the following pays and allowances:

- Basic pay.
- Special sea duty or other special location pay.
- Proficiency pay.
- Incentive pay.
- Hostile fire pay.
- Family separation allowance.
- Reenlistment bonus.

The savings you deposit in the USSDP may be withdrawn only under bona fide emergency conditions certified by your commanding officer anytime before your return to the U.S. However, when you are issued a permanent change of station set of orders or are separated from active duty for return to the States, your savings account will be closed, your interest compounded, and you'll be handed the results of your positive thought toward saving. This payoff may be requested any time within 90 days after your return from overseas or it can be made at a debarkation point.

"RIDING" ON THE BOOKS

THE TAKING LESS THAN FULL PAY method of saving is frequently used by men aboard ship and by some men overseas who find it necessary to withdraw from their pay allowance only that amount needed to meet monthly expenses. They let the remainder of their pay "ride" on the books. Your money doesn't earn any interest during the ride, but it does serve as a reserve, readily available.

CREDIT UNIONS

Next to the USSDP, one of the more sound investments available to the Navyman, both at home and abroad, is shares in credit unions. Such memberships have become one of the most popular methods of saving for individuals who have a common interest or occupation, such as the Navy.

At nearly every stateside naval station you'll find a Navy credit union in which you can invest. Personnel overseas who are not members of another credit union are eligible for membership in Navy Federal Credit Union, Washington, D. C. 20360. Your savings purchase shares in the credit union and immediately go to work for you, earning as high as six per cent per annum in dividends.

IN ADDITION to giving you an opportunity to gain financially, the credit union offers long- and short-term loans for the purchase of that new car you've

been wanting to buy, or that new suite of living room furniture your wife has been eyeing, or maybe just for your summer vacation. Here again, an allotment may be made out either to make a payment on a loan or for buying shares on a regular basis.

As you can see, judging from just these few methods of saving, the opportunity to invest in your future is almost unlimited.



Your Insurance — A Good Deal

SINCE 29 SEP 1965, each member of the Armed Forces, serving on active duty under a call or order which is not limited to 30 days or less, has been covered by Servicemen's Group Life Insurance (SGLI).

This coverage—which was increased from \$10,000 to \$15,000 in June 1970—costs you only \$1 per month for each \$5000 of insurance. The coverage is yours automatically unless you specify in writing that you do not want it.

Assuming you have taken advantage of this bargain, \$3 monthly is withheld from your pay to cover your share of participation. Or, and again only at your request, you may be covered for lesser amount of \$5000 or \$10,000 at a monthly cost of \$1 or \$2, respectively.

When you consider what it costs you, SGLI is generous. But it is *term* insurance, which means it is good only for a certain period. Your protection ends 120 days after you leave active duty, unless totally disabled at separation, in which case it may be extended up to one year following separation while the member remain totally disabled.

There are provisions for you to convert to a permanent type of plan, and we'll look at SGLI in more detail below, but first you are advised to consider the broad subject of life insurance and the advance steps you can take to ease the financial burden on your dependents in the event you—the family breadwinner—should die.

Of course, if you die while on active duty, your family will receive up to \$15,000 SGLI plus other payments and benefits the government provides for next of kin (see the section on survivors' benefits). Nice, but experience has shown that these benefits combined will probably be enough only to tide your dependents over until they can make other arrangements to supplement their income.

IF YOU LEAVE ACTIVE DUTY, and die after losing your SGLI and before subscribing to some other life insurance plan, your dependents will face a financial crisis.

Either way, the time to take action to ensure your family's financial well-being is before it's too late. Life

RIGHTS & BENEFITS / YOUR INSURANCE

insurance policies cannot be written posthumously.

In such a case you might consider a Family Income or a Family Protection policy, both of which usually combine, in slightly different ways, the permanent protection of straight life with the cheaper, temporary protection of term.

The permanent portion of most family plans runs for life. The term portion usually lasts for 10, 15 or 20 years, and covers the period when your children are still growing and your protection needs are the greatest. The term insurance in these policies costs less than if you were to purchase it separately.

INSURANCE OFFICER

BEFORE YOU DECIDE on the type of insurance best suited for you and your family, it would be wise to visit your Insurance Officer. He will not only explain to you about government life insurance, but he

CHOOSE YOUR OPTIONS CAREFULLY

NEARLY ALL LIFE INSURANCE policies state that the policy benefit (face value) will be paid as a lump sum of money. However, you or your beneficiary may find it wiser to choose one of many settlement options, under the terms of which the proceeds of the policy at maturity will be held by the company, which then begins paying a regular income in place of the lump sum. (USGLI and NSLI are NOT payable in a lump sum unless the insured so directs.)

The use of this option eliminates the danger that the proceeds, if paid in one large bundle, might be poorly handled or misspent by the beneficiary.

Option payments may be arranged on an annual, semiannual, quarterly, or even monthly basis. You should insist that your insurance agent spell out all the variations of option settlements under the policy you select.

Here are some other points of life insurance:

- Read and reread your policy. You should thoroughly understand its provisions and benefits.

- Keep your policy in a safe place. Treat it as you would any other important family paper, but let your beneficiary know where it is stowed.

- Keep the company informed of your address. This is particularly important for the Navyman who moves every couple of years.

- Discuss your insurance program with your family or other beneficiaries. Let them share in the planning from the outset, and discuss any changes in your program with them.

- Review your life insurance program with your agent at least every two years. Changes to your insurance program may be advisable because of changed conditions. When you are transferred, you can obtain the name of an agent in your new locality by writing your company's home office.

can answer questions about life insurance in general. He will *not* tell you what type of policy to buy, but he can pass on to you some of his business knowledge of insurance matters.

Your Insurance Officer's helpfulness in selecting an agent or company for commercial life insurance is limited because, frankly, he is not authorized to recommend a specific commercial concern. He will probably tell you to select your company and agent by making inquiries among your family and friends.

Or, he may steer you toward membership in one of the associations which provide group life insurance for servicemen and families at low premium rates.

SASCRA'S LIFE INSURANCE PROVISION

ONE OF THE BENEFITS of the Soldiers' and Sailors' Civil Relief Act of 1940 is the "life insurance provision" designed to assist you in making payment on commercial insurance premiums if you have difficulty because of limited income while on active duty.

More formally known as "guaranty of premiums on commercial life insurance," this provision applies to up to a total of \$10,000 of insurance (in one or more policies) on your own life and issued at least 180 days before you entered the service.

In essence, the Veterans Administration will guarantee the payment of the premiums and interest. Application is made on VA Form 9-380, direct to the insurance company, with copies sent to the VA.

When you return to civilian life, you are obliged to:

- Resume making premium payments yourself.

- Arrange with the insurance company so that you can repay the back premiums and interest.

This should be done within two years, because after that, any indebtedness is treated as a policy loan, unless the indebtedness exceeds the cash value. If the latter is the case, the policy is terminated and the Government pays the insurance company the difference between the indebtedness and the cash value.

The amount paid by the Government then becomes your debt to the Government.

KEEP V.A. POSTED

IF YOU HOLD one of the old USGLI or NSLI insurance policies and haven't kept the Veterans Administration informed of your address, you are urged to write the VA Insurance Center, 5000 Wissahickon Ave., Philadelphia, Pa. 19144. Give your name, serial number, VA insurance number, and mailing address.

As a policy holder, you may be entitled to one of the NSLI and USGLI dividends that VA can't mail out because of insufficient or invalid addresses. (On the subject of dividends, 4,191,200 policyholders of USGLI and NSLI shared some \$264 million in dividends during 1970. The dividends are paid from savings and earnings on the insurance trust funds.)



YOU ARE ADVISED to approach this matter carefully. Eventually, you will either have to make repayments plus interest, or lose the policy and still have a debt to the Government.

But this leads to one final point on the subject of commercial insurance: If you have a life insurance plan that was purchased before you entered the Navy, you are advised to hang on to it. Should you cash it in or let it lapse, you will find that when you return to civilian life, the premiums on a new policy would be considerably higher than the premiums you are paying now. It pays to start an insurance plan early.

GOVERNMENT INSURANCE

SEVERAL DIFFERENT types of Government life insurance have been available to active duty Navy men and women at different times.

U. S. Government Life Insurance (USGLI) was issued during World War I and to persons on active duty thereafter up to 1940 and continued to be available to veterans of WWI up to 1951. A few veterans still have it.

National Service Life Insurance (NSLI) replaced USGLI in 1940, and was available until 1951. Many types of NSLI which pay no dividends, policy numbers prefixed by RS, W and RH, were issued from 1951 through 1956. The program with the RH prefix is still open. Some members on active duty probably have insurance of one of these types.

Servicemen's Indemnity took over in 1951 and provided payments of \$92.90 monthly for 120 months to selected survivors of active duty servicemen. This was popularly known as "\$10,000 free insurance," even though it was not true life insurance. This program remained in effect until 31 Dec 1956.

In January 1957, Navy families began to receive benefits provided by the *Servicemen's and Veterans' Survivor Benefits Act* (see the section beginning on page 124). This family protection, which includes such

SHORT-TERM HEALTH INSURANCE

THERE also is the matter of health insurance.

Unless you make the Navy a career and retire with eligibility for government medical care, chances are such care for you and your dependents will end at midnight of the day you are separated from active duty.

And, chances are it will take you two or three months to settle into a new job and arrange for health care insurance.

To assist you during this transition, the Department of Defense has arranged with Mutual of Omaha for your family's health care coverage for the first 90 days after your separation.

This short-term program is strictly voluntary. The government does not recommend or endorse it, but merely makes the coverage available to you upon separation when you might face a gap in health care insurance.

This plan is available to all Navy men and women upon separation from active duty (except those who serve on active duty for training and, of course, those who are retiring).

Cost of the 90-day coverage is as follows: \$25 for you, \$25 for your spouse and \$10 for each child, but with a maximum charge of \$80 per family.

Health care permitted under the plan does not include maternity care. (Contrary to a popular notion, a wife who is pregnant at the time her husband is separated or discharged does not receive maternity care at government expense.)

Included is a \$1000 accidental death benefit paid if you or any family member covered by the insurance dies within 90 days after your separation or within 180 days after your separation provided the death is the result of an accident or injuries suffered within the first 90 days.

You receive information on this health insurance during your separation process. If you wish to participate, you fill out the appropriate application forms and pay the full premium at your disbursing office. Your disbursing officer forwards the payment to the company.

benefits as Dependency and Indemnity Compensation, has since been supplemented by the *Servicemen's Group Life Insurance (SGLI)* which became effective in September 1965. For more on SGLI, read on.

SGLI

THIS COVERAGE is in addition to any other insurance you may have, whether it is government (USGLI, NSLI) or commercial.

Unless you specify otherwise, you are automatically covered for \$15,000 when you are ordered to active duty for more than 30 days. Three dollars a month

is deducted from your pay to cover the premiums.

SGLI is supervised by the Veterans Administration and provided under a commercial policy in which some 600 insurance companies participate.

Since SGLI is term insurance, it's good as long as you are on active duty and for 120 days after your separation. (Coverage is provided as long as the call or order to active duty is not limited to 30 days or less. An order for an "indefinite" period, for example, results in coverage.) As term insurance, SGLI has no cash or loan value. You cannot borrow against it, nor does the policy mature.

Within the 120 days following your separation (this period is extended to one year if you are totally disabled) you may, with no physical examination, convert your SGLI to a permanent form of life insurance with any of the participating companies. You pay the required premiums and are granted a policy up to the face value of the coverage you had under SGLI. While application generally must be made within 120 days, conversion may not be effective before the 121st day. (If coverage is extended based on total disability, application must be made while total disability continues and before the end of one year. In such cases the conversion may be effective on the 121st day or any later day while coverage continues.)

Such a permanent policy is issued at standard rates and without proof of your insurability. This is an obvious advantage if you are disabled. For members in good health, a conversion policy has the advantages that it may not contain any restriction on future military service, and may not be contested because of health misrepresentation or suicide.

To establish your conversion eligibility, all you need is an appropriately completed DD Form 214 (discharge paper). Within 30 days after your separation, the Veterans Administration will send you a list of the participating insurance companies. A member interested in converting, who does not receive a mailing from VA, should write to:

*Office of Servicemen's Group Life Insurance,
212 Washington Street,
Newark, N.J. 07120.*

You select the company you want to write your insurance, and apply before the 120-day deadline (or one year if you are totally disabled).

It is advisable to wait at least until you have reached your home area before you complete the conversion. This way, the local agent of your choice can assure you of readily available service. If you convert while still at your last duty station or at the separation facility, you run the risk of not finding a company representative located where you live.

As with other types of life insurance, you choose your beneficiary. If you do not specify a beneficiary while on active duty, payment would be made automatically, to one of the following in the order listed:

- Widow (or widower).
- Child or children.
- Parents.
- Executor or administrator of your estate.
- Other next of kin.

It is recommended that member on active duty designate beneficiaries to avoid problems in case of marital separations, stepparents, illegitimacy, abandonment, etc. The insured under SGLI may restrict the beneficiary to receiving payment in 36 monthly installments. (See the section entitled "Choose Your Options Carefully.")

"RH" INSURANCE FOR DISABLED VETERANS

A \$10,000 "RH" life insurance policy designed especially for service-disabled veterans has been available since April 1951 through the Veterans Administration. You must apply for this insurance within one year of the date the VA notifies you of your disability rating, and you must be in good health except for your disability. (NOTE: Disability no longer has to be rated at 10 per cent or more. Any disability which is service-connected and could be compensable at 10 per cent is qualifying.)

Thus, if you leave the Navy with a disability, you can obtain \$25,000 life insurance coverage by obtaining the low-cost "RH" insurance, and by converting your \$15,000 SGLI to a permanent individual policy.

USGLI, NSLI

SOME NAVYMEN still have USGLI or NSLI policies they acquired before 1951. If you are one of them, you are advised to continue the policy—even though you have the new SGLI—both for the added security and because your NSLI (or USGLI) continues in effect after you leave the Navy. Remember, unless you arrange to convert your SGLI to a permanent plan, you lose coverage after 120 days following separation from active duty unless totally disabled at separation, in which case it may be extended up to one year following separation while you remain totally disabled.

NSLI policies held by Navymen were (and are) of two types—five-year-level premium term, and permanent plan (of which there are six varieties).

Under the former, the policy is renewed each fifth year, and the premium rate increases to reflect the current age of the policyholder. It then remains at that level for another five years.

If you hold such a policy, you should consider converting it to a permanent plan. The longer you hold on to the five-year-level premium policy, the higher the rates. For example, if you started such a policy at age 35 and should live to 94, term premiums would run several times the face value of the policy, and could end up somewhere in the neighborhood of \$75,000.

By converting to a permanent plan, which does not require renewal, you pay a fixed monthly premium for the rest of your life, rather than what appears to be a low premium to start with, but in later years increases as you renew your term plan. Check into this *now*.

More than 800,000 NSLI policies issued between 1951 and 1957 are in force today and some insureds are on active duty. If you have an NSLI policy now, or held one years ago, it is important that you are

aware of the many changes and options which have occurred over the years.

Some members may have insurance with VA under "in-service waiver of premiums," which in most cases is disadvantageous. Members retiring for disability may be entitled to have future premiums waived under a "total disability premium waiver" provision of their policies. It is particularly important to keep a constant check on the status of your policy with regard to waiver clauses. Your Insurance Officer has full details.



RSFPP: A Family Protection Plan

AS YOU APPROACH RETIREMENT or transfer to the Fleet Reserve, you will be advised to take a close look at the benefits available to you under the *Retired Serviceman's Family Protection Plan* (RSFPP).

In essence, a serviceman may agree to draw less retired or retainer pay in order to provide a monthly income for his wife and children after his death.

Formerly known as the Uniformed Services Contingency Option Act of 1953, RSFPP has been expanded and today is one of the soundest insurance plans of this type ever devised.

THE PLAN is intended primarily to supplement commercial or other government life insurance. However, if you do not have other insurance, it's possible that any dependents you leave behind will have only their RSFPP survivor annuities to count on as regular income.

The specific details of RSFPP are contained in Bu-Pers Inst. 1750.1 series, and it is advisable to keep abreast of the changes in the program over the years. Here is a general rundown on what the plan requires of you and the benefits it includes.

ENROLLMENT

YOU MAY ENROLL IN RSFPP any time before you complete 19 years of service for pay purposes. Or, you may enroll after 19 years of service provided you serve at least two years after enrollment. This satisfies a primary requirement for advance elections and helps to maintain cost rates which apply to all who participate in this Family Protection Plan.

Also, if you are granted retroactive retired pay,



you may make an election within 90 days after notification that the retroactive pay has been granted.

The usual procedure is for your personnel office to notify you of your RSFPP options well before your 19th service anniversary. You should be provided with a copy of NavPers 1740/5 and then you either sign up for the plan, stating the options you desire, or return the form and say you do not wish to participate.

IF YOU ENROLL, the form must be dated, signed, witnessed and delivered to your commanding officer

SIGNIFICANT IMPROVEMENTS IN RSFPP

HAVE YOU BEEN KEEPING UP with the news and changes in the Retired Serviceman's Family Protection Plan? From time to time Congress has made changes in the law to improve the rules and conditions governing the RSFPP. Many career Navymen are not aware of the changes that have been made in the last few years. For example, Public Law 90-485 brought about some significant improvements. They include:

- Restoration of retired pay (the former option FOUR) is automatic when the member no longer has a beneficiary eligible for an annuity.

- Elections made up to the completion of 19 years of service for pay purposes will be effective on retirement at any time thereafter (formerly at 18 years of service was the limit).

- Changes, revocations, and new elections after revocation may be made up to two years before retiring with pay (formerly three years).

- Coverage for children from 18 to 23 years of age while in a full-time course of study may now be provided (*Note: As before, a handicapped child is protected for life; that is, a child who is not capable of supporting himself because of a mental defect or physical incapacity existing before age 18, receives lifetime protection.*)

- A member may now change his election in certain circumstances during his last two years of service to reflect a change in his family status.

- The annuities available are now computed on full retirement pay (not on the retired pay reduced by the cost of participation as under the old law).

- Annuities may now be elected in either percentages of retired pay or in specific dollar amounts, but not both.

- Members may now withdraw at anytime in retirement upon six months' notice.

- Retired members may now reduce the size of the annuity elected upon six months' notice.

- A retired member who elected option THREE (and retired on or after 1 Nov 1968) and who is predeceased by his wife will continue to have coverage for his children at no further cost.

For further information on the Plan see your Personnel Officer or Career Counselor.

cer (if you're on active duty) or postmarked (if you're inactive) not later than midnight on the day you complete 19 years of service, or reach age 58 as an inactive Reservist.

Assuming you do not change or revoke your elections, the Family Protection Plan automatically goes into effect when you retire.

OPTIONS

YOU HAVE THE CHOICE of one or a combination of three basic options, and you specify whether your eligible survivors will receive a percentage or dollar amount of your retired pay.

The maximum you may specify is one-half of your retired pay. The minimum is one-eighth, or \$25, whichever is greater.

Before the plan was changed in August 1968, there was a fourth option which had to be included if you wanted your full retired pay to be restored if you no longer had eligible beneficiaries.

Now, when you retire, you have the protection of the old option four without specifically asking for it.

Before you settle on an option or combination of options, you should consider all the pertinent details, such as cost, family needs while you are retired, and projected family needs in the event of death.

- **Option 1** provides an annuity to your widow as long as she lives and remains unmarried.

- **Option 2** provides payments in equal shares to or for your eligible children.

- **Option 3** pays a monthly annuity to your widow until her remarriage or death. The payments are then divided equally among your eligible children.

YOU SHOULD NOTE that you may allocate a part of the annuity to any of your children, even if they are not the children of your beneficiary wife. You may specify this allocation either before or after you become eligible for retired pay. However, if you take the action after you retire, your wife still must be eligible for an annuity. If she remarries or dies, the annuity then is divided equally among all your eligible children.

Full retired pay is automatically restored to RSFPP members who retired after 13 Aug 1968 when they no longer have eligible beneficiaries.

RSFPP is flexible in that you may select multiple options. You may combine options 1 and 2, but the combined annuity may not exceed one-half of your retired pay.

You may not combine option 1 with option 3, or option 2 with option 3. However, you may change option 3 coverage to option 1 if on the date you retire you do not have children under the age of 18 or otherwise eligible for annuities.

If you elect option 3 and your wife dies or you are divorced after retirement, you will have full coverage for eligible children with no further deductions from your retired pay.

If you select option 2 or option 3, your children between ages 18 and 23 are eligible for annuities if

in full-time attendance at an educational institution. However, if you designate in retirement that children over age 18 not be eligible, deductions from your retired pay will stop if you have no other eligible children.

THE MOST RECENT ELECTIONS, changes or revocations you make before completing 19 years of service for pay purposes are effective when you retire. Changes or revocations you make after completing 19 years of service become effective on retirement only if two years or more have lapsed between the date you retire and the date you made the changes or revocation.

Another provision applies if you have major changes in dependency because of death, divorce, annulment, remarriage or acquisition of children. Here, you may change your RSFPP elections to reflect the needs of your altered family status, and the change becomes valid when you retire. However, the change must be submitted within two years of the event. There is an additional proviso that the change in family status must be of such a nature as to render a previous election inappropriate.

If your election is found to be void for any reason except fraud or willful intent, you have 90 days to make a corrected election. The Secretary of the Navy has the authority to make changes he considers necessary to correct administrative errors.

If you wish, you may request a reduction in your coverage, or even complete withdrawal from the plan. Such a request can only be submitted while entitled to retainer pay. Any reduction in coverage or withdrawal would become effective on the first day of the seventh month following the month of your request. However, no portion of your deductions for RSFPP would be refunded.

BY LAW, RSFPP must be self-supporting on an "actuarial equivalent" basis. This means that the amounts contributed by its participants must be sufficient to defray annuity payments.

However, all the administrative and overhead costs are paid by the government, which means that all member contributions are returned to service families in the form of annuities.

A board of actuaries monitors the plan and increases or decreases cost rates as necessary to maintain a sound financial footing.

What it actually costs you as a participant depends on *your age at retirement, the amount of your retired pay, the options you select, the annuity you select, and the ages of your beneficiaries.*

Once the deductions are established for you, the cost of RSFPP does not change, nor does the amount of annuity.

You should note that retired pay deductions are based on rates at the time you retire. These may not be the same as the rates in effect when you sign up for the plan. For example, a Navyman who enrolled in 1963 and then retired in 1966 had a reduction in retired pay based on slightly lower 1966 rates.

However, both the monthly reduction and the

RSFPP BRINGS LOTS OF DOLLARS, MAKES LOTS OF SENSE

TO HELP YOU in making a decision about RSFPP enrollment, here are two examples of what this protection can mean to service families. These illustrations are based on RSFPP cost factors effective 1 Jan 1970 and on the life expectancies on current mortality tables.

• An E-8 (senior chief) retired at age 44 after 26 years of service. He had elected Option 3 to provide for his wife and then at her death or remarriage for his children still eligible. Six years after retirement he died in an automobile accident. His wife was then 48. Participation in RSFPP had cost him \$40.56 a month—a total of about \$2920.32 in six years. For this his family receives an annuity of \$200 a month, or \$2400 a year. His widow's life expectancy at age 48 is 30.44 years. During her probable lifetime, if she does not remarry, *she can receive a total of more than \$73,000 (and more if she lives longer) in return for her husband's investment of about \$3000.*

If she had died in the same accident or died later while the children were unmarried and within age limits for RSFPP eligibility, the \$200 a month would have been paid to the children until the youngest child reached 18 or, if attending school, 23 or got married. Had the widow remarried while the children were still eligible for RSFPP, the \$200 monthly annuity would have been paid to them.

• An O-6 (Navy captain) retired at age 55 after 30 years' service. Since his youngest child would be over 23 at his retirement, he had chosen Option 1 to provide for his wife. Two years later he died of a sudden illness. His widow was then 55, with a life expectancy of 24.78 years. His RSFPP enrollment provides an annuity of \$500 a month, at a cost to him of \$148.85 a month and a total of \$3572.40 during the two years. Since his death the widow has received this cash income monthly for a total of \$6000 a year. If she does not remarry and lives only to the average life expectancy for her age, *she will receive more than \$148,000 over the nearly 25 years she can expect to live after her husband's death.*

EVERY SITUATION varies, of course, but the foregoing samples give you a good idea of what RSFPP can offer.

Your particular RSFPP plan will depend on your family situation and the options you choose. For the latest information on costs and annuity rates, see BuPersNote 1750 (15 Oct 70) and NavPers 15945C.

amount of the annuity remain the same as they are on the first day you receive retired pay. This holds true even if your retired pay later is increased.

Of course, *you do not pay into the plan until retirement, and your contribution is automatically withheld from your retired pay (or your retainer pay).*

The RSFPP deductions are NOT subject to federal income tax; you are taxed ONLY on the retired pay you actually receive. However, some states do not follow a 1966 federal ruling in this regard, so you should check with your state or local authority on whether your total retired pay, including your contributions to RSFPP, should be reported.

SOME PARTICIPANTS make deposits instead of receiving reduced retired pay. This would be the case if you waive retired pay in order to draw disability compensation from the Veterans Administration, or if you are recalled and draw active duty pay instead of retired pay.

The Finance Center determines the amount of the reduction in your retired pay, based upon tables which scale the dollar costs for appropriate amounts under the options and ages concerned.

Cost tables are contained in NavPers 15945 series. Also, BuPers Notice 1750 (15 Oct 70) has the latest tables for estimating the cost of RSFPP coverage under most usual circumstances. For the specific dollar costs that would apply to your situation, check with your personnel office or career counselor.

WHEN THE FINANCE CENTER receives official notification of a Navymen's death after retirement, it will forward to his survivors the forms and information they'll need to apply for RSFPP annuity payments.

Survivor annuities are subject to income tax. However, if an individual retires because of service-connected disability and dies before reaching normal retirement age, his survivors may exclude up to \$5000 in RSFPP annuities when figuring gross income for federal tax purposes. The Internal Revenue Service has established "normal retirement age" as the age at which you would have had the right to retire had you continued on active duty.

It is possible for your survivors to receive RSFPP annuities along with Dependency and Indemnity

Compensation paid by the Veterans Administration. Entitlement to both depends on type and date of retirement, cause of disability, if any, and other considerations peculiar to a given situation. Your insurance officer has the details.

If you're a Reservist, the date of your eligibility to

TERMS APPLYING TO PLAN

HERE ARE SOME DEFINITIONS that apply to the Retired Serviceman's Family Protection Plan.

- **Widow**—Can mean widow or widower, depending, obviously, on whether you are a Navy man or woman. Used here, widow means your lawful spouse on the date you retire with pay. A spouse acquired on or after the effective date of retirement is not an eligible beneficiary under this plan.

- **Children**—For RSFPP eligibility the word children (or child) refers to those who meet the following requirements on the date of your retirement with pay: legitimate children under 18 years of age and unmarried; stepchildren under 18 who are unmarried and dependent on you for more than one-half of their support (stepchild relationship terminates upon the step-parent's divorce from the parent spouse, but not upon the death of the step-parent); legally adopted children under age 18 and unmarried; and unmarried children over 18 who are incapable of self-support because of physical or mental illness that had existed before the age of 18.

- **Children in School**—Children between ages 18 and 23 who are attending a full-time course in a recognized educational institution may be considered as eligible beneficiaries of those who retire with options 2 or 3 in effect.

- **Years of Service**—The number of years creditable when computing your basic pay.

- **Retired Pay**—This includes retired, retirement, equivalent and retainer (Fleet Reserve) pay.

- **Retirement**—Your retirement with eligibility to receive retired pay.

- **Change of Election**—A change in the percentage of the reduced amount of your retired pay under any option, or a change in any of the options selected. Notification of a substitution, deletion or addition of dependents within an option is not a "change," as the election remains in effect for the same class of dependents selected.

- **Revocation**—Cancellation of a previous election. Unless another election becomes valid, revocation amounts to termination of RSFPP coverage.

- **Withdrawal**—Means the termination of a retired member's participation in the plan.

- **NavPers Form 1740/5**—"Election of Options Under the Retired Serviceman's Family Protection Plan." Official form on which all elections under RSFPP should be submitted.



Reserve retired pay is your 60th birthday. This means that you begin to draw Reserve retired pay on the same date you become eligible for RSFPP, provided, of course, all other requirements have been met.

Even if you have no dependents, you should consider enrolling in RSFPP. Perhaps you will marry, or your dependency status might otherwise change, before you retire.

REMEMBER that deductions from your pay for RSFPP coverage do not begin until you retire. If by then you have no dependents, your RSFPP elections are void and cost you nothing.

Also, you are advised to avoid withdrawing from the plan before retirement solely because your beneficiaries lose their eligibility. You do not participate in the plan if you have no eligible beneficiaries at the time you retire.

However, if you should acquire new beneficiaries before retiring, and had revoked your earlier elections your dependents might not receive the RSFPP annuities.

Full details on this important subject are contained in BuPers Inst. 1750.1 series. Remember to check into RSFPP before you complete 19 years of service, and if you have any questions, see your career counselor or personnel office.



Voting Anywhere In the World

VOTING FAR FROM HOME is no longer a problem for Navy men. Thanks to the Federal Voting Assistance Act of 1955, which recommended that states simplify absentee voting by military personnel, all states have laws which make it easier for you and your family to vote.

The minimum age for all elections is 18, now that the amendment to Article Five of the U. S. Constitution has been passed by Congress and ratified by state legislatures.

Where you lived before entering the Navy is usually considered your legal voting residence. It is possible, however, to establish legal residence elsewhere while in the Navy. Careful consideration should be given in making such a change as it also involves your wife's voting residence, income tax and a number of other legal matters governed by state, not federal law.

IF YOU HAVE ANY QUESTIONS about your eligibility to vote, or don't know how to cast an absentee ballot, a voting assistant at your command can acquaint you and your dependents with your voting rights, privileges and responsibilities. An ample supply of Federal Post Card Applications for Absentee Ballot (SF 76 Rev. 1968) will be on hand. An application must be hand-delivered to you in advance of the November

elections to ensure that you and all eligible Navy men and women have the opportunity to apply for absentee ballot.

If you and your family are in the United States and intend to vote by absentee ballot, you should receive the Federal Post Card Application in ample time to cast your ballot. Overseas Navymen should obtain the FPCA about a month sooner.

No person is entitled to question you concerning the way you voted or attempt to influence your choice of candidates.

Don't let any election slip by—your vote really does count.



Taxes: Exemptions And Deductions

MANY TAXPAYERS consider the United States a big, thriving business and themselves as stockholders who buy into the action when they pay their federal income taxes.

Whatever your feelings on the subject of taxes, you and other members of the Armed Forces—and all U. S. residents—are called upon to help pay the cost of U. S. Government operations, and unless you have a large number of dependents or other deductions which take you out of taxable income brackets, a portion of your Navy pay is withheld each month to meet your tax obligations. However, as members of the armed services, you are entitled to special exemptions and deductions which have been authorized by Congress.

VIETNAM SERVICE

ONE OF THE MAJOR TAX BREAKS offered to military men concerns service in the Vietnam combat



RIGHTS & BENEFITS / TAX PRIVILEGES

area. (Another benefit for Vietnam service is discussed on page 28.)

If you are an enlisted man or a warrant officer (W-1 through W-4), your service in the combat zone will exempt *all* your Navy pay from federal income tax. If you are a commissioned officer, your service in Vietnam will exempt *the first \$500* of your monthly Navy earnings.

The tax exemption continues if you are hospitalized anywhere as a result of wounds, disease or injury you suffered while in the combat zone. The exemption continues until the end of the month in which you leave the hospital, or until combatant activities cease, whichever is sooner.

If you reenlist during a month in which you serve in the combat zone (or are hospitalized anywhere as a result of such service), the extra cash you receive will also be nontaxable. The tax exemption applies to *reenlistment bonuses, lump-sum payment* for accrued leave (to the extent earned in the combat zone), the *variable reenlistment bonus*, and *dislocation allowances* (if the move began or ended in a month during which you served in the combat zone or were hospitalized as a result of such service).

If you served in the combat zone during the month in which you reenlisted, *all* of your VRB is nontaxable even if some payments are made after you leave the zone.

While serving in a designated combat zone or while hospitalized as a result of injury incurred in a combat zone—and for 180 days thereafter—you may postpone filing a return or paying any tax. The postponement applies to the filing of a joint return with your wife, or filing separately by yourself, but does not apply to a separate return by your wife should she elect to file on that basis.

Several other areas of eligibility are outlined in the following paragraphs:

- For the period you serve outside the combat zone but qualify for hostile fire pay in direct support of military operations in the combat zone, you are considered to be performing in the combat zone.

- It should be noted that no adjustments for any combat zone exclusion should be made on your income tax return because excludable pay should have been omitted from your wages reported on form W-2. If in doubt, see your disbursing officer.

INCOME THAT MUST BE REPORTED

GROSS INCOME includes gains, profits and income derived from salaries, wages, compensation for personal service, interest, dividends, or rents of whatever kind and in whatever form paid—in summary, payments in money or “in kind” from almost any source, except gift or inheritance. *The following items from naval sources, to the extent they are not reduced by allowable business expenses, should be reported as gross income:*

- Basic pay for active duty, training duty, summer cruises and drills; incentive pay for hazardous duty; special pay for physicians, dentists, veterinarians, diving duty, sea and foreign duty, proficiency and hostile

fire duty; officer continuation pay; reenlistment bonuses; pay for accrued leave upon separation; dislocation allowances; battle efficiency prizes; cash awards; and credits for back pay.

- Retired pay to the extent it is not: (1) reduced under the Retired Serviceman's Family Protection Plan or the Dual Compensation Act; (2) excluded because of disability resulting from active service; (3) waived in favor of receiving disability compensation or a pension from the Veterans Administration; or (4) reduced during recovery of an amount equal to 75 per cent of any readjustment payment previously received by a Reservist involuntarily released from active duty.

- Retainer pay of enlisted members transferred to the Fleet Reserve.

- Retired pay of enlisted members transferred to the retired list for other than physical disability resulting from active service.

- Pay of midshipmen and cadets, and retainer pay of students enrolled in the aviation college program.

- Compensation for part-time employment in officers' clubs, messes, post and station theaters and other nonappropriated fund activities.

- Travel and change of station (moving) expenses: (1) temporary additional duty (TAD) allowances which exceed the expense of travel and transportation on such duty must be reported as “miscellaneous in-



come" from employer; (2) amounts received as mileage, per diem, or reimbursement as payment of expenses of moving from one residence to another (government quarters and shipboard accommodations are "residences" for this purpose), subject, however, to deduction from gross income of moving expenses.

- Interest on uniformed services savings deposits in the year received or made available for payment, whichever is earlier. Note that savings interest does not represent compensation for personal services and, therefore, does not qualify for combat zone exclusion from gross income.

- Interest on armed forces leave bonds, or on payments for leave.

- Lump-sum severance pay other than disability severance pay.

- Lump-sum readjustment and contract cancellation pay to Reservists.

- Lump sums paid to former aviation cadets upon separation.

(Note: Lump sums in the three above instances are taxable in full as ordinary income and subject to withholding in the year received. In some cases, the tax may be reduced by "income averaging.")

- Retired Serviceman's Family Protection Plan survivor annuities.

Income from other sources which must be reported as gross income on your tax return is discussed in the JAG pamphlet, NAVSO P-1983.

NAVY INCOME THAT NEED NOT BE REPORTED

ITEMS LISTED below are specifically excluded from gross income and *are not to be shown on your tax return*, except amounts excludable under wage continuation plans for sickness or injury; excludable dividends; and the cost of or investment in pension, annuity and RSFPP contracts.

- All compensation received for active service in the Vietnam combat zone as detailed above.

- Pay earned but forfeited by courts-martial. (Again, no adjustment is required on tax returns as

VET BENEFITS ARE TAX-EXEMPT

VETERANS' BENEFITS are generally exempt from taxation and need not be reported as income on tax returns.

The only reportable item is interest earned on GI insurance dividends left on deposit with the VA, since this is considered earned income as well as a veteran's benefit. GI insurance dividends themselves are not taxable, nor are proceeds from GI insurance policies.

Other major tax-exempt benefits are compensation and pension, GI Bill and other educational assistance, subsistence payments to vocational rehabilitation trainees, and grants for homes or autos to severely disabled veterans.

such amounts are omitted from wages shown on form W-2.)

- Quarters allowance, including cash difference for inadequate quarters; temporary lodging pending assignment of permanent quarters at a new post outside CONUS; housing and cost-of-living allowances abroad whether paid by the U. S. or a foreign government; or quarters, heat, and light furnished in kind; and, to the extent expended for the purpose for which provided, evacuation allowances.

- Subsistence allowances, including ROTC subsistence, and rations furnished in kind to enlisted personnel.

- Family separation allowances.

- Mileage and per diem allowances for official travel and transportation on temporary duty or TAD, if actual expenses equal government reimbursement.

- Reductions in Reservist's retired pay required because of previous receipt of readjustment pay.

- Clothing allowance and uniform gratuity.

- Death gratuity pay.

- Personal money allowances.

- RSFPP: Beginning in 1966, reductions in retired pay of those who elect Retired Serviceman's Family Protection Plan coverage are not included in gross income derived from the retired pay. This does not reduce other taxable income.

- Disability retired and disability severance pay: See JAG pamphlet.

- Sick pay: See JAG pamphlet.

Numerous other sources of income may be excludable items for tax purposes; to find out, study the JAG pamphlet or the instructions which accompany your tax return.

STATE TAXES

YOU ARE SUBJECT to state income taxes in the state in which you claim legal residence, but your Navy pay is *not subject to withholding* for state taxes. Military personnel, active or retired, who are liable for state income taxes must pay them directly to the state tax authorities. Most states require the filing and payment of an estimated tax. Check with your domiciliary state.

You are *not excused from state taxes* merely because you're on active duty outside the boundaries of your home state. The Soldiers' and Sailors' Civil Relief Act does not exempt you from either income tax or personal property tax imposed by your home state.

However, the Act does prevent taxing of your military pay and personal property by any state in which you reside solely by reason of military orders. Information concerning the application of the Act should be obtained from your legal assistance officer or other competent counsel.

You should keep in mind that there is a reciprocity of exchange in tax information between the federal government and most states and taxing authorities. A copy of your W-2 form which shows your annual salary paid by the Navy is sent to your home state. If you do not make such an indication, the W-2 form is turned over to the state in which you are serving.



Planning For Retirement

AS A CAREER NAVYMAN, you are the beneficiary of one of the best retirement systems in the world. When you retire—and you're eligible for retirement at a much earlier age than that provided under most other systems—you become the recipient of a monthly check. This handy cash, the amount of which is determined by your grade and length of service at retirement, can be stretched a long way, since military retirement also includes medical coverage, space available travel, commissary and exchange privileges and other dollar-saving benefits. And your military service also counts toward Social Security retirement, which provides monthly benefits for you at a later date (see section on Social Security).

As you know, a Navyman's retirement check ceases upon his death. However, if you've elected coverage under the Retired Serviceman's Family Protection Plan (RSFPP), your dependents will continue to receive a monthly annuity after your death (see section on RSFPP).

Although your combined retirement benefits will undoubtedly be sizable, you may not consider the cash you receive after retirement sufficient to maintain the standard of living you desire. Even more likely is the possibility that you'll still feel too young to go into complete retirement.

For example, the retirement system permits enlisted men to join the Fleet Reserve after 20 years of service, regardless of age. For most Navy men, this means nominal retirement comes in their late 30s or early 40s. The average enlisted man retires at age 42 and an officer at 45—and for most of the 12 to 15 thousand Navy people retiring or transferring to the Fleet Reserve annually, there are years of productivity ahead. Therefore, you and other Navy men will be thinking probably in terms of not one, but two careers.

YOUR SECOND CAREER

IF YOU PLAN to get another job after you retire, you'll be smart if you begin thinking about the kind of job you want. To be ready for your second career, you should start planning as long as five years before they pipe you over the side—certainly within two years before you retire.

Compare prospective jobs and their educational requirements with the education you have—if you're lacking in any of the qualifications, you may still have time to acquire them before you retire. Compare jobs and salaries; some jobs are higher in prestige, some have better working conditions, others offer better salaries, and you may find that you'll need less preparation in one field than in another.

The key word in the job market today is specialization. Employers aren't looking for applicants who,

for example, say they want a "managerial position." Rather, the employer will want to know in which specific managerial field the applicant specializes.

Navy men transferring to the Fleet Reserve or Retired List may find one publication particularly valuable. *The Navy Guide for Retired Personnel and Their Families*, NavPers 15891, advises retirees of their rights and benefits from federal and state agencies, restrictions on employment, and family protection and survivor benefits.

Men who are getting out of the service—whether just finishing up one hitch or retiring on 30—can learn about their benefits as veterans from two information-packed booklets: *For You—From a Grateful Nation*, VA 20-67-2, and *Once a Veteran*, NavPers 15855. Both contain information on GI Bill educational assistance, housing and employment rights, and other benefits for former servicemen.

In planning your second career you should keep in mind three points:

- If you plan ahead, you'll be better prepared, you'll have more options, and you'll be competitively stronger.

- The number of service personnel entering the labor market is increasing each year. By 1975 the retired military population of the United States is expected to be more than one million, including about 800,000 retired enlisted people.

- There are many agencies, programs and activities ready to assist you. The Navy, the Department of Defense, the Veterans Administration, and federal and state agencies will lend advice, assistance, counseling—in short, an invaluable helping hand.

PROJECT REFERRAL

WHILE the retiring Navyman is expected to use the normal civilian channels to find a job, the Department of Defense has established Project Referral to aid in this search. Referral provides preretirement counseling and a computerized system for matching men and jobs on a nationwide basis.

Referral does not promise jobs, but it does promise to send a man's resume to prospective employers. If the employer decides the man fits his requirements, negotiations will proceed directly between these two parties.

Navy men may submit their names to the referral computer within six months of retirement, or when they are declared eligible for disability retirement or separation after 10 or more years of service. Only men and women on active duty can be included in Referral, and names of those already separated cannot be accepted. However, if a man has not found a job by retirement day, he may request that his name be kept in the Referral system for up to six months. The only obligation a user has to Referral is to notify the appropriate office immediately upon being hired. Referral officials stress that a man should not rely on this program to find a post-military job.

The Referral officer may be found at Project Transition sites, as the system has become an integral part of the new Transition program. Transition offers

services to both retirees and people being separated, including job and educational counseling and, if needed, training and educational classes (see Project Transition article in this issue).

MORE ASSISTANCE AVAILABLE

THERE are other governmental agencies and private organizations which can help you find a civilian job. Among these are the Veterans' Employment Service, state employment offices, and fraternal and veterans' organizations.

The Veterans' Employment Service, part of the Department of Labor's Training and Employment Service, operates in conjunction with local state employment offices; just ask for the Veterans' Employment Representative. This person can provide retirees with counseling on job conditions, and veterans' rights and benefits. He can also arrange for aptitude and job interest testing.

In cooperation with the Department of Defense, the Veterans' Employment Service set up a Pre-



retirement Orientation Program in 1964. Under this program, representatives from the civilian community speak on the present job situation to an estimated 28 to 32 thousand retirees each year at orientation sessions held on local military bases. If a man's command does not have an orientation program, his personnel office usually knows of another at a nearby military activity.

Services offered by private organizations are numerous. For example, the Retired Officers' Association has an employment clearinghouse for retiring officers, including a computer operation to match qualifications against jobs, counseling, resume preparation, and a second career research center with reference material. The national headquarters of the Retired Officers' Association is located at 1625 Eye Street NW, Washington, D. C. 20006.

Target-Tomorrow (Second Career Planning for Military Retirees), published by the Office of the Assistant Secretary of Defense for Manpower and Reserve Affairs, provides much of the information needed to make a smooth transition into the civilian

community. It details services offered by military and governmental agencies, and includes a list of helpful private organizations. The pamphlet is available from the Superintendent of Documents, Government Printing Office, Washington, D. C. 20402, at 50 cents a copy, or may be obtained from any of the Navy Transition sites.

If you're planning to return to college after you retire, remember that even with the GI bill assistance, you may not find it easy to go to school and support a family at the same time—in terms of both time and money. However, additional help is available. There are student aid and loan programs available through the Department of Health, Education, and Welfare which are listed in the book, "Financial Aid for Higher Education." Programs include Educational Opportunity Grants, the College Work-Study Program, National Educational Assistance student loans and the Guaranteed Loan Program. All loans and grants are awarded on the basis of financial need; interested persons should check with the financial aid officer at their college or write to the Division of Student Assistance, U. S. Office of Education, Washington, D. C. 20202.

Here is a brief roundup of the various types of retirement and the current procedures and directives concerning persons now being retired from the naval service.

FLEET RESERVE AND ENLISTED RETIREMENT

ANY PERSON whose permanent status is enlisted is eligible for transfer to the Fleet Reserve when certain active duty requirements have been met. Upon completion of a minimum of 20 years of active duty (19 years, six months, including constructive service), enlisted men become eligible for transfer to the Fleet Reserve. At that time you'll be eligible to receive retainer pay computed at the rate of two and one-half per cent of your enlisted basic pay multiplied by the number of years of active federal service.

Samples of the monthly retainer pay for pay grades E-6 through E-9 with varying lengths of service are given below. The figures shown are subject to periodic upward revision to match increases in the Labor Department's Consumer Price Index, under the law.

Sample Retainer/Retired Pay for Top Four Enlisted Pay Grades

Years of Active Service	Monthly				Percentage of Basic Pay
	Pay E-6	Pay E-7	Pay E-8	Pay E-9	
20	\$287.25	\$326.40	\$370.05	\$421.95	50
21	301.61	347.72	385.55	443.05	52.5
22	315.97	383.13	430.98	448.73	55
23	330.34	400.55	450.57	510.95	57.5
24	344.70	417.96	470.16	533.16	60
25	359.06	435.37	489.75	555.37	62.5
26	373.42	509.34	566.08	633.75	65
27	387.79	525.93	587.86	658.12	67.5
28	402.15	548.52	609.63	682.50	70
29	416.51	565.11	631.40	706.87	72.5
30	430.87	587.70	653.18	731.25	75

NOTE: These figures represent retainer/retired pay before any deductions for Retired Servicemen's Family Protection Plan, withholding tax or allotments have been taken out.

FOR FURTHER information concerning transfer to the Fleet Reserve and related pay, see *BuPers Manual*, Articles 3855180 and 2630100.

After transfer to the Fleet Reserve, and upon completion of 30 years' combined active duty and inactive service—or if found physically unqualified to perform the duties of your rate—you are transferred to the Retired List. At that time you are advanced, if appropriate, to the highest officer grade in which you served satisfactorily. Your pay is then computed on the basis of two and one-half per cent of the basic pay of the highest officer grade held, multiplied by the number of years of active duty. If you retired at 20 years, your retired pay equals 50 per cent of your basic pay at time of retirement; if you serve on active duty for 30 years, your retirement check will be 75 per cent of your basic pay at retirement.

OFFICER RETIREMENT



Officer Retirement

ALTHOUGH the regulations governing retirement of enlisted men are comparatively simple, the laws and directives regulating the retirement of officers are numerous and complex. Since officer retirement is not a vested right (they serve at the pleasure of the President), officers contemplating retirement should check the regulations pertaining to their particular circumstances before making their request.

The basic rules for voluntary retirement by commissioned and warrant officers of the Regular Navy can be found in SecNav Instruction 1811.3 series. *BuPers Manual* provides more details and a list of laws governing retirement.

Twenty years of active service is the main eligibility requirement for voluntary retirement. All active duty time, including active duty for training, as a commissioned officer, warrant officer, enlisted man or aviation cadet in any military service or the Coast Guard and their Reserve components, counts. Inactive duty time as a Reservist does not count.

FAVORABLE CONSIDERATION

NORMALLY, the policy contained in SecNav Instruction 1811.3 series will apply to an officer requesting retirement. But because there is no right to retirement (short of completion of 40 years' active duty), departure from active duty may be delayed due to operational needs or an officer's obligations. If there is a delay in being placed on the Retired List, another date will be specified by the Secretary of the Navy.

An officer can normally expect approval of his request if he finds himself in one of the following categories:

- Flag officers are considered on a basis of service needs and merits of the individual case.

- Other than flag officer with 30 years of active service.
- Captain with at least two years in grade, except those with 14XX, 21XX, 25XX and 51XX who need four years in grade.
- Officer who has twice failed of selection for promotion.
- Officer whose assignability is limited.
- Officer with hardships which would definitely be alleviated by retirement.

REQUEST FOR OFFICER RETIREMENT

REQUESTS for retirement are submitted via the chain of command to the Chief of Naval Personnel; they (Continued on Page 114)



OTHER RETIREMENT RIGHTS, BENEFITS AND RESPONSIBILITIES

THERE ARE CERTAIN privileges—and obligations—that go with being a retired Navyman and a veteran.

Listed below are some rights and benefits and responsibilities that relate to or stem from your previous naval status and are particularly applicable to you as a retired Navyman. "Retired" in this case includes Fleet Reserve.

In addition, rights and benefits offered by veterans' legislation and administered primarily by the Veterans Administration and other federal or state government agencies are discussed elsewhere in this issue.

● **Recall to Active Duty**—*Fleet Reservists* are subject to recall to active duty in the event of war or national emergency declared by the President or by the Congress. In time of peace they may be required to perform not more than two months of active service in each four-year period, and must undergo a physical exam at least once during each four-year period. *Retired Regular* members are subject to recall in time of war or national emergency. (Since the presidential national emergency declared on 16 Dec 1950 has not terminated, the Secretary of the Navy may presently exercise this authority for both Fleet Reservists and Retired members.) *Retired Reservists*, officer and enlisted, may be recalled to active duty without their consent only in time of war or national emergency declared by Congress when there are not enough qualified Reserves in an active status.

● **Military Law**—Members retired with pay continue to be subject to the Uniform Code of Military Justice.

● **Uniform**—Retired personnel are entitled to wear the prescribed uniform of the rank or rate held on the retired list when the wearing is appropriate. They are prohibited from wearing the uniform in connection with nonmilitary, personal or civilian enterprises, or activities of a civilian nature. Retired personnel in a foreign country may not wear the uniform except when attending, by formal invitation, ceremonies or social functions at which the wearing of the uniform is required by the terms of the invitation, or by the regulations or customs of the country.

When wearing of the uniform is authorized, the authority to wear it also includes periods while traveling to and from the ceremony, provided such travel in uniform can be completed on the day of the ceremony.

● **Use of Titles**—Retired personnel are permitted to use their military titles in connection with commercial enterprises; however, such use of military titles should in no way cast discredit on the military services or the Department of Defense. Such use is prohibited in connection with commercial enterprises when it gives rise, with or without the intent to mislead, to any appearance of sponsorship, sanction, endorsement, or approval by the military services or the DoD. The mili-

tary department may restrict retired personnel from using their military titles in connection with public appearance in overseas areas.

● **Commissary, Exchange, Clubs and Messes**—Navy men *retired with pay* and their dependents may be accorded the privileges of utilizing armed forces commissaries, exchanges, theaters and recreational facilities. The use of clubs and open messes is also permitted subject to the limitations of the facility. Use of commissaries and exchanges at overseas bases is limited by the applicable status-of-forces agreement. Retirees and their dependents, as a rule, are not permitted to use these facilities at overseas bases.

● **MAC Flight Travel**—Retired military personnel may travel overseas on MAC aircraft upon presentation of DD Form 2 (Retired) Armed Forces Identification Card (Gray). Dependents of retired military personnel may travel only when accompanied by their sponsor, and upon presentation of their DD Form 1173, which verifies dependency. Naturally, space available travel must be applied for and accepted with the complete understanding that travel can be offered only when space is available and the space available passengers may be offloaded at any en route station to accommodate duty passengers. Space available seats are assigned by category and destination on a first-in, first-out basis.

● **Travel Overseas**—Retired/Fleet Reserve personnel, not on active duty, who intend to travel outside the United States must report their departure, expected duration of travel, and forwarding address to the Commanding Officer, Naval Reserve Manpower Center, Bainbridge, Md. 21905. Permission to leave the United States is not required.

Fleet Reservists who plan to stay in a given country for six months or more will report this fact to the Defense Attache office in person or in writing via the most convenient United States diplomatic representative.

● **Medical Care and Hospitalization**—See the section of this issue relating to medical benefits for retired personnel and dependents.

● **Burial of Retired Personnel**—A retired person and his dependents are entitled to burial in a national cemetery with headstone provided. Reimbursement for funeral expenses, not to exceed \$250, from the Veterans Administration, or \$255 from the Social Security Administration, may be payable on behalf of deceased retirees. The Veterans Administration, additionally, will provide an American flag to drape the coffin of deceased veterans. (See the section in this issue on veterans' benefits and on Social Security benefits for information on additional survivor benefits administered by the Veterans and the Social Security Administrations, beginning on pages 115 and 119.)

should reach BuPers at least three months in advance of the desired date to allow time for processing. If a contact relief is required, the request should reach the Bureau six months in advance. Requests that depend upon some other administrative process—such as the action of a continuation board—should be avoided as they confuse and delay processing. All retirements, except disability, are effective on the first day of the month.

Sample wording of a retirement request may be found in *BuPers Manual*, 3860280. When the request is submitted to the commanding officer, he endorses it and expresses his command's position. The request is then forwarded to the Active Non-Disability Retirement Branch in BuPers, which notifies the officer's detailer. The Officers' Record Section provides a record of the prospective retiree's service.

The officer's detailer recommends a retirement date and the officer concerned is notified by letter. The Chief of Naval Personnel affixes his endorsement and forwards the request to the Secretary of the Navy for final approval.

- **The Physical**—A physical examination report must be included with the retirement request before it may be forwarded to SecNav; the examination must be conducted within six months of the retirement date. A complete physical is necessary to allow correction of minor physical defects or, if major defects are found, to permit completion of disability retirement proceedings before the scheduled retirement date.

It is possible for an officer to be forced into statutory nondisability retirement while disability proceedings are still in progress. However, there are procedures to delay action on a request for voluntary retirement until action is completed on a disability retirement.

- **Approval of Retirement**—When the Secretary of the Navy approves a retirement request, orders are cut. If an officer is outside the continental U. S., he'll be ordered to CONUS for separation unless he requests separation overseas; officers inside CONUS will normally be retired from their present command.

Officers are usually retired in the grade which they hold at time of retirement; however, if they served satisfactorily in a higher grade, they may retire in the higher grade.

A retiree's pay record is transferred to the Navy Finance Center in Cleveland, Ohio. All allotments in force on the date of retirement (i.e., at least one deduction has been made from active duty pay) will be continued in force by the Finance Center. If the total amount of allotments exceeds the amount of retired pay, the retiree is immediately notified and must choose which allotments to drop. Any inquiries about retired pay should be addressed directly to Cleveland. Nondisability retired pay is subject to income tax, which the Finance Center will withhold automatically.

COMPUTING OFFICER RETIRED PAY

OFFICERS retiring after 30 years of active service are entitled to retired pay of 75 per cent of the basic pay received while on active duty in the grade

at which they retire, or to which they are advanced on the Retired List. Officers retiring voluntarily under laws requiring more than 20, but less than 30, years of active service receive retired pay at the rate of two and one-half per cent of their active duty pay at time of retirement, multiplied by the total of the following:

- Total years of service creditable for basic pay purposes as of 31 May 1958.
- Total years of active service, including duty for training performed after 31 May 1958.
- Years of constructive service credited for basic pay purposes not included in total years of service creditable for pay purposes as of 31 May 1958. (This applies only to officers of the Medical and Dental Corps.)

- Any inactive Reserve service not already counted, for which retirement points have been credited since 31 May 1958. This time is figured on a basis of one day of service for each retirement point, up to a maximum of 60 points (or "days") per anniversary year.

In any case, retired pay may not exceed 75 per cent of the basic pay on which it is computed. Warrant officers who retire under any law cited in *BuPers Manual* will receive retired pay based upon the monthly base pay of the grade in which retired, or to which advanced on the Retired List. If the basic pay of the grade to which advanced is less than that of any warrant grade satisfactorily held on active duty, the retired pay will be based upon the higher grade.

PHYSICAL DISABILITY RETIREMENT

PHYSICAL disability retirement of Navy people is provided for in Chapter 61, Title 10 of the U. S. Code. Eligibility is based on a combination of the degree of disability and years of service. An active duty Navyman may be retired for physical reasons if all of the following conditions are met:

- He has been determined unfit to perform his duties by reason of physical disability incurred while entitled to receive base pay.
- The disability is not due to intentional misconduct or willful neglect; and the disability was not incurred during a period of unauthorized absence.
- The disability is 30 per cent or more disabling. If it is less than 30 per cent, he is not entitled to any disability retirement pay, but he may be separated for physical disability with severance pay equal to two months' basic pay for each year of service. It may not exceed two years' basic pay. An exception is a member with 20 or more years of active service—he will be retired normally.
- The disability was the proximate result of the performance of active duty. In this connection, any disability shown to have been incurred in the line of duty during a period of active service in time of war or national emergency is considered valid.

If a medical examination indicates the disability is of a permanent nature, the man will be permanently retired. If accepted medical principles indicate that the disability may be of a permanent nature, he will be transferred to the Temporary Disability Retired List and reexamined at a later date.

If retired either permanently or temporarily for physical reasons, a man is entitled to receive disability retirement pay. This is computed by multiplying his basic pay by either (1) the number of years of active service multiplied by two and one-half per cent, or (2) the percentage of physical disability as of the time his name is placed on the list. While on the Temporary Disability Retired List, a man receives not less than 50 per cent of his basic pay.

A Navyman retired without first having been placed on the Temporary Disability Retired List, and if permanently retired from the list, will receive disability retirement pay computed as above. However, if the second option is chosen, the percentage of disability will be determined as of the date he is permanently retired.

Those satisfactorily holding a rank or rate higher than that in which they are serving at the time of placement on the Temporary Disability Retired List, or at the time of permanent retirement, will receive disability retirement pay based on the basic pay of the higher rank or rate.

For an officer, when the physical disability is found to exist by a physical examination in connection with effecting a promotion, retirement pay will be based upon the basic pay of the rank to which the person would have been promoted. In no case will disability retirement pay exceed 75 per cent of basic pay.



Periodic examinations are given to persons placed on the Temporary Disability Retired List to determine if the disability has changed. If, as a result of such an examination or after five years on the list, it is determined that the disability is permanent and 30 per cent or more disabling, the person will be permanently retired. (The minimum 30 per cent is not required if the retiree has 20 years of active service.)

If found to be physically fit, a person may (subject to his consent) be recalled to active duty. Should he not give his consent to be recalled, his status as temporarily disabled and his disability retirement pay will end. A man found to be permanently disabled by an examination, but less than 30 per cent disabled, will be discharged from the Temporary Disability Retired List with severance pay, unless he has completed 20 years' service.



Social Security For You and Your Family

IF YOU'RE A CAREER NAVYMAN you may receive not one, but two, monthly checks when you reach age 65. (Earlier, if you're a Navy WAVE.) One check, of course, will be your retired pay from the Navy. The other check will come from Social Security.

Social Security not only makes your future look brighter, but also protects your family's security today. For instance, if you were to become disabled before age 65, you and your dependents would receive monthly Social Security benefits in addition to those to which you're entitled as a Navyman.

Basically, Social Security is a federal social insurance program which protects nine out of 10 American workers and their families against loss of income due to retirement, disability, and death. In addition, Social Security has a two-part health insurance program called Medicare for people 65 or over. More specifically, Social Security provides:

- **Retirement Benefits**—Payable to you at 65 (or 62, for women) and to your dependents.
- **Disability Benefits**—Payable to you at any age under 65, and to your dependents, if you have a severe disability expected to last a year or more.
- **Survivors' Benefits**—Monthly payments to your survivors when you die. In addition, your widow (or widower) would receive a lump-sum payment of up to \$255.
- **Medicare**—The hospital insurance part of Medicare helps pay for hospital care and for certain follow-up care. Voluntary medical insurance helps pay doctor bills and the cost of many other medical services.

MILITARY SERVICE COUNTS

SOcial Security contributions have been deducted from the basic pay of service men and women since 1957. In addition—since January 1968—free credits of \$100 for each month of active duty are given with no

contributions withheld for these extra credits. Since the amount of monthly benefits depends on a worker's average earnings, these credits are an advantage for servicemen. Free wage credits of \$160 a month also may be granted for each month of active duty from 15 Sep 1940 through 31 Dec 1956.

Your eligibility to receive Social Security benefits depends on the extent of your coverage—that is, whether you are "currently insured" or "fully insured."

YOU ARE CURRENTLY INSURED if you have Social Security credits—in other words, if you've paid Social Security contributions on your wages—for at least one and one-half years of work within the last three years. All Navy personnel now on active duty who have been in the service more than 18 consecutive months are currently insured under the Social Security law.

The number of years of Social Security credit you must earn to be fully insured depends on the year you will become 65 (or 62 if you're a woman) or disabled. In the case of survivors' benefits, the number is determined by the year of your death (see box). In either case, this number determines only your eligibility, not the amount of benefits. Computation of the amount of monthly payments is based on average annual earnings and will be explained later in this article.

SURVIVORS' BENEFITS

IN CASE of your death, survivors' benefits may be payable to:

- *Your widow*—If you are fully insured at the time of death, your widow would also be eligible to receive Social Security monthly benefits at the age of 60 (or as early as 50 if she is disabled). However, you need only be currently insured at the time of death in order for your widow to receive monthly benefits if she is caring for your unmarried dependent child under 18 (or an older son or daughter who has been disabled since before age 18).

Your divorced wife will also be eligible for Social Security survivor benefits if she is at least 60 (and meets certain support requirements), or she is caring for your child—under 18 or disabled—who is entitled to benefits.

- *Your surviving children*—If you were either fully or currently insured at the time of death, your children would be eligible for Social Security benefits until they reach the age of 18 (22 if full-time students) or marry, whichever is earlier, or at any age if totally disabled since before age 18.

- *Your dependent parents*—If you are fully insured at the time of your death, your dependent parents may be eligible for benefits at the age of 62 or older. Your parents must establish proof of dependency with the Social Security Administration within two years of your death in order to claim any benefits.

- *Lump-sum payment*—Your widow (or widower) may be eligible for a lump-sum death payment in addition to other benefits if you are either fully or currently insured at the time of your death. The size of this payment depends on your average earnings, but in no case exceeds \$255.

The importance of the Social Security program for servicemen can be seen in the following example:

A Navyman, father of two children under five years old, is killed in an accident. His average earnings covered by Social Security were \$450 a month, so application for benefits would give his widow and the children nearly \$390 a month in Social Security survivors' payments—or about \$4680 a year. By the time the oldest child reaches 18, the family would have received more than \$65,000. The children receive benefit payments until they reach the age of 18 (or 22, if they stay in school full time). And that's not all—the widow could receive monthly benefits again when she reaches the age of 60.

RETIREMENT BENEFITS FOR YOU AND YOUR DEPENDENTS

YOU WILL BE ENTITLED to monthly retirement benefits when you reach 65 (62 for women) if you are fully insured and apply for them. You may also apply for reduced benefit payments as early as 62, in which case the monthly Social Security payments are lowered proportionally. For instance, if you apply for Social Security payments at age 62, your monthly checks would be 80 per cent of your full retirement Social Security payments.

If you choose to begin receiving payments at an age under 65, you will receive the reduced monthly payments until your death. The rate of dependents' or survivors' benefits, however, would not be lowered by your choice.

YOU MAY CONTINUE TO WORK and receive all your Social Security retirement payments provided you do not earn more than \$1680 per year. For each two dollars you earn over \$1680 but under \$2880, one dollar is withheld from these benefit payments. Everything earned over \$2880 is withheld.

It is important to remember that retirement pay, interest payments and insurance premiums are not considered "earnings" under the Social Security law. Limitation placed on the amount you earn applies only to wages paid for work actually performed, or self-employment income, and not to other sources of income, no matter how large. Regardless of your total earnings, benefits will be payable for any month in which you neither earn wages of more than \$140 nor perform substantial services in self-employment. And, when you reach age 72 you may earn any amount and still receive the full Social Security benefits to which you are entitled.

When you begin to receive retirement benefits, your family may also be entitled to claim Social Security checks:

- Your wife can collect a full benefit at 65 or a permanently reduced amount as early as 62. If she has in her care a child under 18 or disabled, who is also eligible for benefits, she can receive an unreduced payment at any age.

In the event of your death, your wife's benefit will be converted to a widow's benefit in a larger amount.

Examples of Monthly Cash Benefit Payments

Average yearly earnings after 1950	\$923 or less	\$1800	\$3000	\$4200	\$5400	\$6600	\$7800
Retired worker—65 or older	} 70.40	111.90	145.60	177.70	208.80	240.30	275.80
Disabled worker—under 65							
Wife 65 or older	35.20	56.00	72.80	88.90	104.40	120.20	137.90
Retired worker at 62	56.40	89.60	116.50	142.20	167.10	192.30	220.70
Wife at 62, no child	26.40	42.00	54.60	66.70	78.30	90.20	103.50
Widow at 60	61.10	80.10	104.20	127.20	149.40	171.90	197.30
Widow or dependent widower at 62	70.40	92.40	120.20	146.70	172.30	198.30	227.60
Disabled widow at 50	42.80	56.10	72.90	89.00	104.50	120.30	138.00
Wife under 65, one child	35.20	56.00	77.10	131.20	181.10	194.90	206.90
Widowed mother, 1 child	105.60	167.90	218.40	266.60	313.20	360.60	413.80
Widowed mother, 2 children	105.60	167.90	222.70	308.90	389.90	435.20	482.70
One child of retired or disabled worker	35.20	56.00	72.80	88.90	104.40	120.20	137.90
One surviving child	70.40	84.00	109.20	133.30	156.60	180.30	206.90
Maximum family payment	105.60	167.90	222.70	308.90	389.90	435.20	482.70

If your wife dies before you do, the amount of your payments will not change.

- Your unmarried children can qualify for benefits if they are under 18, or full-time students 18-22, or are over 18 but have been disabled since before that age. The total sum payable to any one family is limited (see benefit chart).

DISABILITY PAYMENTS

IF YOU BECOME DISABLED for a year or more before reaching age 65, you and your family may qualify for monthly disability payments, which is the same amount payable to you and your family if you retired at age 65.

You are not covered for partial disability under the Social Security law. To be found disabled you must have a condition so severe that you're unable to engage in any substantial gainful activity. In other words, if you can't do regular work, but can still find other substantial gainful employment, you will not be considered disabled and will not be eligible for Social Security disability payments.

To have disability protection, most workers need Social Security credits for at least five years out of the 10-year period ending when their disability begins. For the worker who becomes disabled before 31, the requirement ranges down with age to as little as one and one-half years.

MEDICARE PROTECTION

EVERYONE 65 or older who is entitled to monthly Social Security benefits gets hospital insurance automatically. A person not eligible for monthly benefits can qualify for this protection if he has worked long enough under Social Security (the amount of work needed depends on his date of birth). An individual must sign up to get supplemental medical insurance; no Social Security work credits are needed for this.

Hospital insurance helps pay for care received in a

hospital and for certain follow-up care in an extended care facility and in your home. Medical insurance helps pay doctor bills and the cost of many other medical items and services not covered under hospital insurance, including outpatient hospital services and medical supplies.

A worker pays for his hospital insurance during his working years, through regular payroll deductions. Medical insurance is paid for by monthly premiums, which now are \$5.60.

WHEN TO CONTACT SOCIAL SECURITY OFFICE

BEFORE PAYMENTS CAN START, an application must be filed. When you are nearing 65, or if you become disabled, get in touch with your Social Security office. Your dependents should contact the office in the event of your death. There are 900 full-time Social Security offices in the country, usually listed under "U. S. Government" in your phone book.

When you apply for benefits, take your own Social Security card or a record of the number. You also will need a birth certificate or other acceptable proof of age for yourself and any dependents eligible for payments. Other proofs may be required, depending upon the circumstances, such as a marriage certificate, a W-2 Wage and Tax Statement, or a medical report (in disability cases).

Do not delay applying because you do not have all your proofs. Back payments may be made if the application is filed after the first month for which benefits are payable, but back payments cannot be made for more than 12 months. Application by survivors for the lump-sum payment must be made within two years after death.

If you die while on active duty from service-connected causes, it will not be necessary for your survivors to apply for their Social Security benefits. This is because the application for VA Indemnity and Death Compensation is a joint application which takes care of both the VA and the Social Security payments.

There are four times when you should contact the Social Security office.

- When a worker in your family dies.
- When a worker in your family becomes disabled.
- Just before you reach retirement age. Even if you're not retiring, check three months before you reach 65 to apply for Medicare.
- When you have a question about Social Security or Medicare.

COMPUTING THE AMOUNT OF BENEFITS

HOW MUCH you and your dependents would receive from Social Security in any instance is governed by your average earnings over a period of years. Although exact amounts cannot be computed until you actually apply for benefits, you can arrive at an approximate figure by using the steps listed below.

- Step 1: Count the number of years to be used in figuring your average earnings as follows:
 - If you were born before 1930, start with 1956.
 - If you were born after 1929, start with the year you reached 27. Count your starting year and each year up until (but not including):
 - The year you reach 65, if you are a man.
 - The year you reach 62, if a woman.
 - The year the worker becomes disabled or dies, for disability or death benefits.

(Note: At least five years of earnings must be used to figure retirement benefits and at least two years to figure disability and survivor benefits.)

- Step 2: List the amount of the worker's earnings for all years beginning with 1951. (Include earnings in the year of death or the year disability began.) Do not count *more than* \$3600 for each year 1951 through 1954; \$4200 for each year 1955 through 1958; \$4800 for each year 1959 through 1965; \$6600 for 1966 and 1967; \$7800 for 1968 through 1971; and \$9000 for 1972 and after.

- Step 3: Cross off your list the years of lowest earnings until the number remaining is the same as your

answer to step 1. It may be necessary to leave years in which you had no earnings on your list.

- Step 4: Add up the earnings for the years left on your list, and divide by the number of years you used (your answer to step 1).

The result is your average yearly earnings covered by Social Security over this period.

When computing the amount of monthly payments, don't forget that the maximum amount payable to your family group (one wage earner) is limited by law, depending on your average income. The limit is listed at the bottom of the same chart showing the benefit amounts.

SOCIAL SECURITY CONTRIBUTIONS

SOcial Security contributions are shared equally by you and your employer, the U. S. Government. Your portion is deducted from your pay each payday, is added to the government's share, and sent to the Internal Revenue Service. You pay Social Security contributions only on the first \$7800 you earn each year (\$9000 starting in 1972). Social Security contributions now total 5.2 percent of your taxable income, plus the equal sum paid by your employer. In 1973 this contribution is scheduled to rise to 5.65 per cent, in 1976 to 5.85 per cent, in 1980 to 5.95 per cent, and in 1987 to 6.05 per cent.

If too much money is withheld from your pay because you have more than one employer, you may claim a refund of the excess payments on your income tax return for that year. You will pay Social Security

EVENTS THAT STOP SOCIAL SECURITY PAYMENTS

PAYMENTS to a wife or dependent husband generally stop when a divorce is granted. In the case of survivors' benefits, payment to a widow or widower ceases upon remarriage, with the children's benefits remaining unaffected.

Payments to dependent children are usually stopped when the child marries or reaches age 18. If the child continues in school full-time or is mentally or physically disabled before reaching 18, the payments may continue.

Payments to a child stop if the child is later adopted by a person other than his stepparent, grandparent, aunt or uncle, brother or sister.

When any person receiving Social Security benefits dies, payments stop effective with the month before the month of death.

If a person receiving disability payments returns to work, his payments and payments to his dependents will continue up to 12 months until he has had a chance to test his ability to work. If a disabled person recovers, payments will continue for three months.

FULLY INSURED STATUS

YOU ARE FULLY INSURED if you have credit for at least as many years as shown on the appropriate line of the following chart:

If you reach 65 (62 if a woman) or die or become disabled in:	You'll be fully insured if you have credit for this much work:
1971	5 years
1972	5¼
1973	5½
1974	5¾
1975	6
1979	7
1983	8
1987	9
1991 or later	10

contributions as long as you are employed in jobs covered by Social Security even though you are already fully insured or drawing Social Security benefits.



Veterans' Benefits

YOUR BENEFITS as a Navyman do not stop when you retire or are separated from active duty—in fact, some of them may be just beginning. The Veterans Readjustment Benefits Act of 1966 (Public Law 89-358), better known as the GI Bill, provides educational, home loan, and other benefits for veterans of the armed services who have served on active duty for more than 180 days since 31 Jan 1955.

The Veterans Administration, which administers many of the programs under the GI Bill, offers the most current and extensive information about changes in rates or restrictions for veterans' benefits. Pamphlets cover benefits and opportunities for Vietnam era veterans—including medical, dental and hospital benefits, educational assistance for dependents, group life insurance conversion plans, disability compensation and pension payments, loans, and many other subjects of importance to Navy men, both active and retired.

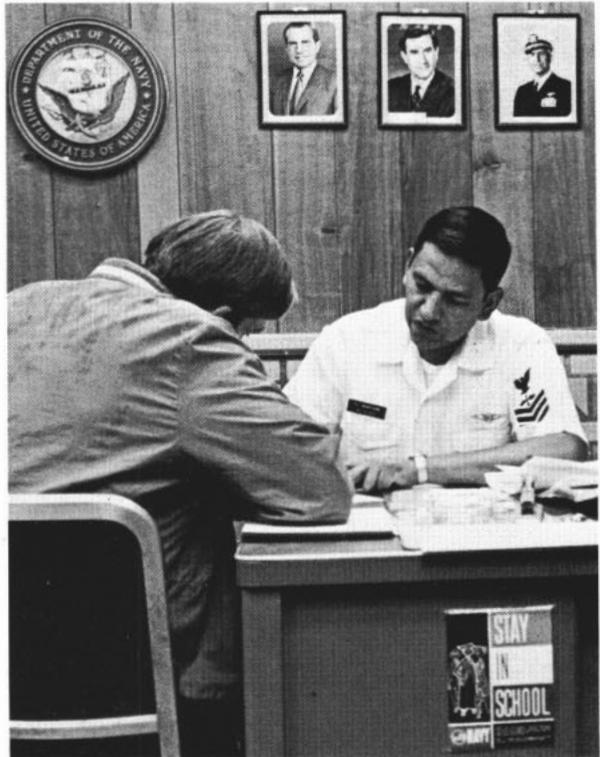
Here is a rundown on some of the benefits for veterans.

EMPLOYMENT

YOU ARE ENTITLED to make use of the specialized counseling and placement service provided for all veterans by federal and state law. When you retire, you may register with the appropriate state or local employment office, and you may contact the veterans' employment representative assigned to your locality. Veterans receive priority for referral to appropriate job openings or training programs, with first consideration given to disabled veterans.

● **Manpower Retraining Programs**—Veterans are given priority for referral to appropriate training programs in private or public schools and on-the-job facilities of employers and other organizations. Training allowances, which are generally equivalent to the weekly rate of unemployment compensation in the trainee's state, may be supplemented by other amounts. This program is administered by the U. S. Department of Labor through state employment service agencies, and the U. S. Department of Health, Education, and Welfare through state vocational education agencies.

● **Reemployment Rights**—The Department of Labor's Office of Veterans Reemployment Rights and the U. S. Civil Service Commission will help you secure a job from your former private employer or the federal government, equivalent to that you would have attained if you had not been absent. This includes benefits which would have accrued with your seniority



such as status and pay. Disabled veterans are entitled to a position with duties they can perform which are most nearly consonant with their protected seniority, status and pay.

In case of private employment, contact the nearest office of Veterans Reemployment Rights, Department of Labor. For federal employment, you should go to the nearest Federal Job Information Center or Civil Service Commission Office.

● **Federal Civil Service Preference**—There are many benefits available to veterans seeking federal employment. These include the addition of points to passing scores on competitive examinations, waivers of physical requirements, restrictions of certain jobs to veterans, preference for retention in case of reduction in force, and similar advantages for veterans, unmarried widows and mothers of deceased veterans. Most large post offices have Civil Service information or addresses where such information may be obtained.

EDUCATION AND TRAINING

THE GI BILL educational benefit consists of a monthly allowance paid on the basis of one and one-half months of financial assistance for each month of active service up to maximum of 36 months. Payment rates, contained in the accompanying table, vary according to the type of training or education the veteran is receiving and his family circumstances.

An educational institution approved for training may include any public or private elementary, secondary, vocational, correspondence or business school, junior or teachers' college, normal school, college or university, professional, scientific or technical insti-

tution—or any other institution which furnishes education at the secondary level or above. As a rule, a program of education outside the U. S. may be pursued only at an approved educational institution of higher learning.

In general, you're entitled to educational assistance for a period of one and one-half months—or the equivalent in part-time training—for each month you served on active duty after 31 Jan 1955. However, if you served 18 months or more and were released under conditions satisfying your active duty obligation, you are entitled to the maximum of 36 months. The total amount of time for which you may receive educational assistance under two or more laws administered by the VA is 48 months, and you must use all of your educational benefits within eight years of the date of your last release from active duty.

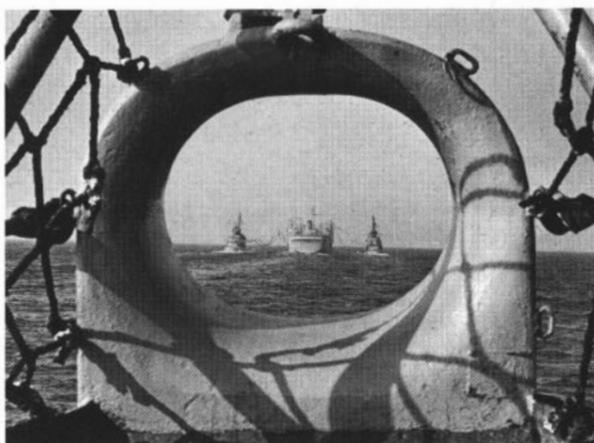
EDUCATIONAL BENEFITS RATES

Institutional Training	Dependents		
	0	1	2
Full time	\$175	\$205	\$230
¾ time	128	152	177
½ time	81	100	114
Cooperative Training	141	167	192
Farm Cooperative Training	141	165	190

(Cooperative training means a full-time program of education consisting of institutional courses and alternate phases of training in a business or industrial establishment which supplements the institutional courses.)

Here are some specifics on the different types of training for which you may receive GI Bill financial assistance.

● **Farm Cooperative Training**—An eligible veteran enrolled in a farm cooperative program must be concurrently engaged in agricultural employment which is related to the courses he is studying. In addition, the agricultural curriculum must fall within 44 weeks of



12 consecutive months.

● **Apprenticeship or Other On-job Training**—You may pursue, on a full-time basis only, an approved program of apprenticeship or other on-the-job training. Your wages must be at least one-half of the regular wages for that job, and must be increased on a regular schedule until you're receiving 85 per cent of the full wage by the last month of training. On-the-job training may not exceed two years, but this limitation does not apply to apprenticeships.

VA monthly allowances for on-the-job or apprenticeship training, based on the number of dependents, range from \$108 to \$133 for the first six months, \$81 to \$105 for the second six months, \$54 to \$79 for the third six months, and \$27 to \$52 for the fourth and succeeding six-month periods.

● **Flight Training**—You may take an approved course of flight training provided you have a valid license and meet the medical requirements for a commercial pilot's license. Educational assistance for flight training is computed at 90 per cent of the established charges for tuition and fees which nonveterans must pay. The allowance is paid monthly, and the veteran's entitlement is reduced one month for each \$175 he receives.

● **High School Training**—A veteran who must complete high school to qualify for higher education may receive financial assistance without a charge against his basic entitlement. This applies also to elementary education for those veterans who haven't completed eighth grade.

HOME LOANS

LOAN GUARANTEES are provided for home and farm loans of up to \$12,500, and in areas where private financing is not available, direct loans may be secured. The maximum interest rate on GI loans may vary due to changes in the law and VA regulations, but once the loan is made, the interest rate remains the same for the life of the loan.

GI loans may be used to:

- Purchase, construct, refinance, or improve a home.
- Buy a farm, farmland, stock, feed and seed, farm

TIME LIMITS FOR VETERAN BENEFITS

IF YOU'RE ABOUT TO BE SEPARATED from the service, you should know that there are certain things to be taken care of within specified periods of time in order for you to be eligible for your federal benefits as a veteran. Some of the most important are listed below, including the amount of time within which you must act and the office to which you should go. *After separation from service:*

YOU HAVE:		WHERE TO GO
10 days	To advise Selective Service of your address, in person or by mail	Any local board
30 days	To register with Selective Service (if not already registered)	Any local board
90 days	To apply for reemployment	Former employer
120 days or 1 year if totally disabled	To convert your Serviceman's Group Life Insurance without examination	Any approved insurance company
1 year (from date of notice of disability)	To obtain GI life insurance based on service-connected disability	VA office
1 year	To file for dental care	VA office
Limited time	To receive unemployment compensation. The amount of benefit and benefit period vary from state to state. Apply soon after separation.	State Employment Service
8 years	To use all of your GI education and training entitlement	VA office
No limit	To obtain a GI loan to buy, build or improve a home or to buy a farm	VA office
No limit	To file compensation claim for injury or disease	VA office
No limit	To obtain VA hospital care	VA office
No time limit	To get assistance in finding employment or job, or a job training program	Local office of State Employment Service

machinery, and other farm supplies and equipment.

- Purchase a mobile home (guaranteed loans only).
- Buy a business (in some cases).

Eligibility requirements for loan benefits are the same as those for educational benefits. Maximum entitlements—which are the guaranteed insurance benefits available to the veteran—for the different purchases are as follows.

- \$12,500 for home loans.
- \$10,000 for mobile home (\$17,500 if it includes a developed site).
- \$4000 for other real estate loans.
- \$2000 for non-real estate loans.

You must make your own arrangements for loans through the usual lending channels such as banks, building and loan associations, and mortgage loan companies. Then, according to the type and amount of the loan, the lending agency is guaranteed against

loss for a certain percentile of the loan.

Loan terms are subject to negotiation between the veteran and the lender, and the repayment period or maturity of GI home loans may be as long as 30 years. The VA does not require that a down payment be made, but the amount of a home loan may not exceed the VA's estimate of its real value. If it does, the veteran must certify that he is paying the difference in cash without any supplementary borrowing.

MEDICAL BENEFITS

THERE ARE MANY additional benefits for veterans who have disabilities resulting from injuries or illness. These vary according to the specific case and include medical and domiciliary benefits, medical examinations and treatments, prosthetic appliances, vocational rehabilitation, cars for disabled veterans, wheelchair-adaptable homes and, in some cases, disability compensation and pension. For complete information on this subject, contact the nearest VA branch.



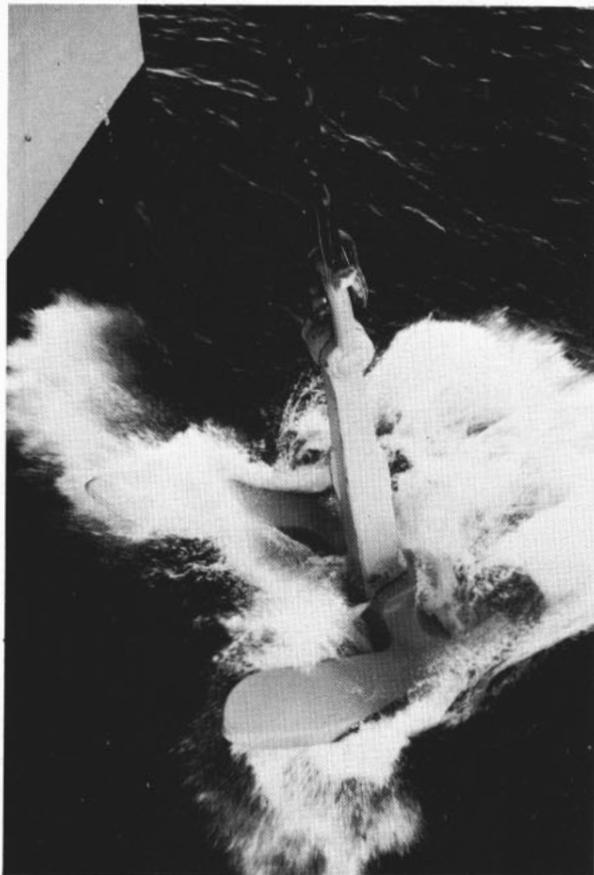
Project Transition

WHETHER YOU'RE A CAREER MAN approaching retirement or a one-hitch short-timer, there are inevitable adjustments to be made when you return to civilian life. One of the first and most important things to be done is finding a job, or—depending on the interests and abilities of the individual—going to college in preparation for a future job.

To assist Navymen in adjusting to civilian life the Department of Defense has instituted Project Transition, a voluntary program which is offered to each serviceman at the end of his active duty. To meet individual needs, Project Transition offers four inter-related services:

- Counseling.
- Educational assistance (information and other aid to assist a person in his pursuit of an educational program).
- Training programs.
- Job or training referral assistance.

MILITARY TRAINING and skills learned in the Navy are often closely related to those required in comparable civilian jobs and those men who—through educational achievement, previous experience, service-acquired skills and natural abilities—have a readily marketable skill are in good shape for lining up a civilian job and, in most cases, don't need additional training. Their participation in Transition usually consists of counseling directed towards furthering their education or finding a suitable job.



Included in the job counseling is information about VA benefits, Civil Service opportunities, reemployment rights, benefits provided by the U. S. Training and Employment Service, participation in the Naval Reserve, and reenlistment incentives and options. For those interested in further education, the transition counselor will explain such things as high school programs, college admission procedures, trade and technical school opportunities, apprenticeship programs, and Manpower and Development and Training Act (MDTA) programs.

Those men who have not been successful in the military—either through lack of ability or motivation—are the ones who have the greatest need for assistance. The Navy feels responsible—to these individuals and to the nation—for offering every opportunity for these men to become productive, self-reliant members of society. This is the basic purpose of Transition training and education programs. (Don't confuse Project Transition with Transition training—training is only one of the services available under Project Transition.)

RELLEASE TIME for training or education programs during active duty working hours is made available to those men who need this assistance and who can be made available, without replacement, by their commands. The type of training, time required and facilities used depend upon the needs of the individual, recommendations of his command and the transi-

tion counselors. Each case gets careful consideration.

Any person's participation in Project Transition may consist of any one or a combination of the available services—counseling, educational assistance, training programs, or job and training referral assistance. Conditions which might prevent a man from participating in Transition training or an education program should not affect his use of other services. Counseling, educational assistance and job/training referral can normally be accomplished during brief visits to a Transition site.

With the exception of Reservists serving on six months' active duty, all enlisted Navymen in their last six months of active duty who will be discharged or separated under honorable conditions are eligible for the Transition program. First priority for the training and education programs goes to disabled Navymen, those not eligible to reenlist, those who do not have or did not acquire from the Navy an employable civilian skill, and petty officers in ratings that have no direct or very limited civilian application.

PARTICIPATION in Project Transition begins at the individual's command, provided he volunteers six months before his EAOS. At any time during the last six months of active duty, Navymen in the program may use the facilities of a Transition site or any other military installation with counseling, job referral services, and training or educational facilities. Personnel in deployed units, however, may not be transferred to arrive at a Transition site earlier than 10 days prior to EAOS.

In order to receive the maximum benefit from Project Transition, it is important for a Navyman to start his visits to a Transition site as early as possible during the six-month eligibility period. If you're approaching retirement or separation and are interested in Project Transition, contact your command's Transition officer for a program tailored to fit your needs.

TWO PROGRAMS related to Project Transition may be of interest to Navymen in certain situations.

- The Navy's *Referral Program* has been established exclusively for members who are retiring and, in connection with the Transition program, provides assistance to the Navyman seeking civilian employment after retirement. (See page 110.)

- The *MEDIHC (Military Experience Directed into Health Careers)* Program is designed to help the service man or woman, trained in medical skills while in the service, find a career in the health field of the civilian community. These trained and experienced people who leave the Navy each year are encouraged by MEDIHC to consider the opportunities available in civilian health careers. In this way the skills and knowledge acquired while in the Navy can make a positive contribution toward eliminating the critical health manpower problems in civilian communities.

Counseling is done by Transition counselors to determine those people who have the qualifications, aptitudes and interests for a health career. Anyone desiring more information about MEDIHC should contact the nearest Transition site for assistance.



State Bonuses For Veterans

NORTH DAKOTA has become the ninth and most recent state to enact a Vietnam bonus law. The others are Connecticut, Delaware, Illinois, Louisiana, Massachusetts, Pennsylvania, South Dakota and Vermont.

The below summary of the state bonuses granted to veterans of Vietnam is based on the latest information available. Procedures for making application are also outlined.

CONNECTICUT

Amount: \$10 for each month of service up to a maximum of 30 months or \$300.

Service: Active duty for at least 90 days after 1 Jan 1964 and a date which is determined to be the end of the Vietnam conflict; Vietnam service is not specifically required. Servicemen still on active duty must wait before filing until they have served for 30 months and are eligible for the entire \$300 bonus. Honorably discharged Navymen, however, may file anytime, making sure their DD 214 certificate accompanies the application.

Residence: Resident of the state on 1 Oct 1967 and for at least a year before entering the service.

Deadline: Three years after the official termination of Vietnam hostilities.

Next of kin: There is also a provision for payment of the bonus to survivors of a military man.

For applications: Forms may be obtained from most town clerks, veterans' organizations and from the Vietnam Bonus Division, State Treasurer's Office, 15 Lewis St., Hartford, Conn. 06115.

DELAWARE

Amount: \$20 for each month of service outside the U. S. or District of Columbia with a maximum of \$300; \$15.00 for each month of stateside service, up to a maximum of \$225. A veteran with a service-connected disability of 60 per cent or more, as determined by the VA, is entitled to \$300 regardless of length of service.

Service: Honorable service for at least 90 consecutive days between 5 Aug 1964 and the end of hostilities. Career men are also eligible, providing they served in the same time frame and for the same number of days as required above.

Deadline: One year after cessation of hostilities.

Next of kin: Beneficiaries of deceased eligible veterans qualify in the following order for death benefits: surviving husband or wife; surviving children (share and share alike), or surviving parents (in equal shares). The maximum amount payable is \$300, except in the event a veteran dies during service, in which case his beneficiary will be paid the added sum of \$300.

For applications: Executive Director of the Veterans

Payment Commission, 1224 King St., Wilmington, Del. 19801.

ILLINOIS

Amount: \$100.

Service: Veterans who serve on active duty after 1 Jan 1961 and receive the Vietnam Service Medal.

Residence: You must have resided in Illinois for at least 12 months before entering the service.

Deadline: To be announced.

Next of kin: The state provides a \$1000 death benefit for beneficiaries of a serviceman who was killed in Vietnam or who died from Vietnam service-connected causes. The residency requirements listed above also apply.

For application: Illinois Veteran's Commission, 221 W. Jefferson St., Springfield, Ill. 62705.

LOUISIANA

Amount: \$250.

Service: Active duty in the Vietnam combat area between 1 Jul 1958 and a future date (when the Vietnam campaign ends), at which time the bonus payments will be authorized.

Residence: Must have been a resident of Louisiana at time of entry into military service.

Deadline: To be announced.

Next of kin: In the event an eligible serviceman or veteran dies after entitlement to the bonus and prior to the payment, his survivors may receive the payment. The law also authorizes a \$1000 death benefit to be paid to the immediate survivors of servicemen who die from injuries, wounds, or disease contracted in Vietnam. Death benefit payments were authorized to begin on 1 Jul 1968.

For applications: Louisiana Department of Veterans Affairs, Vietnam Bonus Division, 4th Floor, Old State Capitol, Baton Rouge, La. 70801.

MASSACHUSETTS

Amount: \$300 for Vietnam service and \$200 for service other than Vietnam.

Service: Applicants must have served at least six months between 1 Jul 1958 and prior to a date to be announced as the end of the Vietnam conflict.

Residence: You must have been domiciled in the state for at least six months immediately before entering the service. Career men still in service must meet the same requirements and may be required to furnish proof of continued residency.

Deadline: To be announced.

Next of kin: In the event of the death of a serviceman or veteran, his survivors may receive the payment.

For applications: Commonwealth of Massachusetts, State Treasurer, Bonus Division, Room 227, State House, Boston, Mass. 02133.

NORTH DAKOTA

Amount: \$17.50 per month for foreign service and \$12.50 per month for domestic service.

Service: Honorable service during any period of more than 60 days beginning 5 Aug 1964.

Residence: Your status as a legal resident of North Dakota must have existed for at least six months prior to entry into active duty.

Deadline: To be announced.

Next of kin: In the case of an eligible person who dies while on active service during the period of hostilities, the beneficiary receives an amount of not less than \$600. Payments are made in the following priority: unmarried widow or widower; surviving child or children; surviving person standing in loco parentis; surviving parent or parents.

For applications: Adjutant General, Bismarck, N. D. 58501.

PENNSYLVANIA

Amount: \$25 per month for each month of Vietnam service to a maximum of \$750, including time spent in a military hospital as a result of wounds received in Vietnam.

Service: Must be eligible for Vietnam Service Medal. Active duty personnel are eligible and must have written verification from their CO or OinC to certify their Vietnam service. Discharged personnel must attach certified copy of DD 214 (not the original) to bonus request form.

Residence: Any individual who gave Pennsylvania as place of residence or home address on entering armed forces, without regard to place of enlistment, commission, or induction.

Deadline: Two years beyond the date Congress sets as the end of the period of service to earn the Vietnam Service Medal.

For applications: Write Commonwealth of Pennsylvania, Vietnam Conflict Compensation Bureau, Harrisburg, Pa. 17101.

SOUTH DAKOTA

Amount: \$20 per month for each month actually served in the Vietnam area and \$10 for each month of service elsewhere in the world, with limitations of \$360 for individuals with no Vietnam service and \$500 for those with a combination of Vietnam service and other service.

Service: You must have served in Vietnam between 1 Jul 1958 and 4 Aug 1964, or have had active service after 5 Aug 1964, and a date to be announced.

Residence: You must have resided in the state for at least six months immediately prior to entering the service.

Deadline: There is no application deadline date.

For applications: South Dakota Veterans Department, Old Post Office Bldg., Pierre, S. D. 57501.

VERMONT

Amount: \$10 per month with a maximum of \$120.

Service: This bonus is offered only to enlisted personnel who served after 5 Aug 1964 to a date to be announced. Your application must be accompanied by your original DD 214 or a certified copy. If you have reenlisted and do not have a DD 214, a certified com-

plete Statement of Service signed by your unit commander, adjutant, or personnel officer must accompany the application.

Residence: Must have been a resident of Vermont for one year at the time of entry into active service.

Next of kin: In case of a serviceman's death in service, the state will pay his widow the sum of \$120. If claimant is a person other than the widow, the claim shall not be paid for a period of nine months.

For applications: State Veterans Affairs, City Hall, Montpelier, Vt. 05602.

WASHINGTON

Amount: \$250.

Service: Must be eligible for Vietnam Service Medal. *Except:* Those in armed forces five or more years immediately before 5 Aug 1964 are not eligible.

Residence: Be a resident of Washington for at least one year before entering active duty.

Next of kin: If veteran dies before claiming bonus, it is payable to widow, children or parents.

For applications: Any veterans' organization service officer, VA regional office, or Vietnam Veterans' Bonus Division, Box 586, Olympia, Wash. 98504.



Survivors Benefits

WHAT would your family do if something happened to you?

The Navy realizes that, should you become a casualty, your dependents would not be emotionally capable of facing the immediate paperwork which is necessary to assure the receipt of benefits to which they're entitled. For this reason the Navy instituted the Casualty Assistance Calls Program (CACP).

IN THE EVENT of a Navyman's death, whether on board ship or station, the Navy personally notifies his next of kin and follows up with a message of confirmation. The Casualty Branch of BuPers also follows up with a letter to the next of kin, offering assistance in establishing rights to any benefits for which he or she may be eligible.

If a Navyman dies while on leave or at home, it is important for his wife or dependents to notify immediately the nearest naval activity, giving the man's name, rank or rate, service number, home address and any available details concerning his death. If a naval activity or the commanding officer cannot be contacted, dependents should speedily notify the Chief of Naval Personnel, Casualty Branch, Navy Department, Washington, D. C. 20370, by collect telegram.

Within 24 hours after the receipt of the death message, or after the Navy has been notified, a Casualty Assistance Calls officer (CACO)—often a Navy chaplain—will call on the wife of the deceased Navyman.

The officer will assist her in any way possible, including (but not limited to): arranging transportation, child care, and submitting proper claims. Chances are, as far as paperwork is concerned, the Navyman's family will be relieved of the complicated details.

ALTHOUGH the CACO will handle the paperwork, you and your wife should understand the benefits due to the family of a Navyman who may die as a result of service-connected causes.

What is a *service-connected death*? Usually when a Navyman dies while on active duty his death is considered service-connected. For example, if he dies in an automobile accident or from an illness while on leave or authorized liberty, his death would probably be considered service-connected. However, if his death resulted from his own misconduct—such as recklessness, or driving while intoxicated—his dependents might not be entitled to dependency and indemnity compensation payable through the VA.

If a Navyman dies while on active duty, his dependents are entitled to:

- Death gratuity.
 - Unpaid pay and allowances (arrears in pay).
 - Government transportation to a place of his wife's choice.
 - Shipment of household effects from his last duty station.
 - Dependency and Indemnity Compensation (DIC)—if death is held by the VA to have resulted from service-connected causes.
 - Defrayment of funeral expenses.
 - Medical care and commissary and exchange privileges (if the Navyman leaves a widow).
 - Preference in federal employment in some cases.
- Now let's take a closer look at these benefits.

SIX-MONTH DEATH GRATUITY

THE death gratuity is a lump sum equal to six months of the Navyman's basic pay at the time of his death (maximum \$3000, minimum \$800). This includes special, incentive and proficiency pay, but does not include any allowances. The amount is paid to the deceased veteran's spouse, children or, if designated, to parents, brothers or sisters. If the Navyman is not survived by parents and there is no other designation, his brothers and sisters would receive equal amounts of the gratuity.

Dependents of servicemen are eligible to receive the death gratuity if the serviceman dies while on active duty, active or inactive duty for training, or within 120 days after separation from military service of service-connected causes, as determined by the VA.

UNPAID PAY AND ALLOWANCES (ARREARS IN PAY)

THIS is money due on a Navyman's pay account which will be paid first to the beneficiary designated on the Record of Emergency Data (NavPers 1070/602). Arrears in pay include allowances for dependents' travel, transportation of household goods, per diem, and savings deposits due at the time of

DIC PAYMENT RATES

Pay Grade	Rate	Pay Grade	Rate	Pay Grade	Rate
E-1	\$167	E-9	228	O-4	247
E-2	172	W-1	211	O-5	272
E-3	177	W-2	219	O-6	306
E-4	187	W-3	226	O-7	332
E-5	193	W-4	238	O-8	363
E-6	197	O-1	211	O-9	390
E-7	206	O-2	218	O-10	426
E-8	218	O-3	234		

death. The Chief of Naval Personnel sends to the designated beneficiary or next of kin a claim form to be used in applying for the arrears in pay.

A Navyman's pay stops on the day it is determined he is dead, but under certain circumstances the evidence of death may be inconclusive. In this case the person would be considered missing, and the pay and allowances which accrue during this period may amount to a large sum. Of course, arrangements are made for the support of the Navyman's wife and children while he is in a missing status.

Settlement for back pay can be expected to take about a month after a serviceman is determined to be dead.

GOVERNMENT TRANSPORTATION FOR DEPENDENTS

DEPENDENTS are eligible for government transportation from the place where the death notice was received to any place they may designate. This travel is not limited to the official home of record. If survivors travel at their own expense, they may be reimbursed at the regular rates for dependents' travel.

TRANSPORTATION OF HOUSEHOLD GOODS

DEPENDENTS of the deceased Navyman are also eligible to ship their household goods to their new home, providing the shipment takes place within one year of receipt of the death notice and the goods are shipped from his last duty station or the place where he had stored them. In addition to household goods, one privately owned vehicle or automobile may be shipped to the same destination as the household effects, either within or outside CONUS. The Navy will also pay for as much as six months' storage of household effects in connection with the shipment.

DEPENDENCY AND INDEMNITY COMPENSATION

DEPENDENCY and indemnity compensation payments (DIC) are authorized for unremarried widows of servicemen, retirees or veterans who die of service-connected causes. DIC payments may be made to the widow at monthly rates based on the pay grade of her husband (as listed on page 125). Payments for a widow may be increased by \$55 per month if she is a patient in a nursing home or requires the regular aid

of another person. (If such assistance is needed, check with the CACO, as discussed on page 124.)

The money from DIC payments is not subject to taxation or seizure by the creditors of either the serviceman or the beneficiary, and receipt of the payments will not prevent an eligible widow or children from receiving any death benefits from Social Security.

Application for DIC payments should be made at the nearest VA or Social Security office. Documentary evidence such as marriage certificate, death certification, divorce decree, and birth certificates of children are required in support of the application.

In addition to the basic allowance to the widow, a payment of \$20 per month for each child under 18 is included. If there is no eligible widow, payments may be made to children under 18. In this case, one child may be entitled to a payment of \$88; two children, \$127; three children, \$164; and \$32 for each additional child, with the total payment equally divided.

DIC payments may also be made to children over 18 years of age who are helpless or attending school—providing they are under 23 years old and are not receiving War Orphans Assistance. A serviceman's parents may also receive DIC payments in some cases, but the rates vary according to the individual case.

DEFRAYMENT OF FUNERAL EXPENSES

THE NAVY will defray all or part of a Navyman's burial expenses, depending on the type of arrangements made. If the next of kin wishes the Navy to arrange for undertaking services, then all expenses will be paid for by the government.

Regardless of whether arrangements are made privately or through the military, the government will pay for funeral expenses and burial expenses as follows:

- When remains are consigned directly to a national cemetery, the government will pay up to \$75.
- When remains are consigned to a funeral director before burial in a national cemetery, an amount not to exceed \$375 will be paid.
- When the burial is in a private cemetery, the government will pay up to \$625.

WHETHER the Navyman is buried in a national or private cemetery, a headstone will be furnished (but must be requested if the burial is in a private cemetery). An American flag will also be provided to drape the casket and will later be presented to the next of kin. If desired, a second American flag may also be provided for the secondary next of kin.

Burial in a national cemetery is a privilege of all Navy men who have served in peace or war, providing their last service ended honorably. An unmarried widow, husband or minor dependent may also be buried there if space is available.

MEDICAL CARE, COMMISSARY & EXCHANGE PRIVILEGE

If a Navyman dies on active duty his unmarried widow is eligible for commissary and exchange privileges. She is also entitled to health benefits in uni-

formed services medical activities where facilities are available, and to hospitalization and outpatient care from civilian sources on a cost-sharing basis.

PREFERENCE IN FEDERAL EMPLOYMENT

THE unmarried widow of a serviceman who served honorably is eligible for preference in federal employment, including an addition of points to her passing score in the competitive examinations and preference in appointments and reinstatements.

Under certain circumstances, a mother of a Navyman who dies in the service may also be entitled to such preference. Further information may be obtained from any U. S. Civil Service Office or post office.



Important Papers — Helpful Hints

THE THOUGHT OF MAKING LIFE DIFFICULT for your family while you are at sea or in the event of your death probably wouldn't enter your mind. Many wives, though, find themselves in the dark concerning their husbands' affairs because the family breadwinners give no thought to keeping their personal matters in order or informing their families concerning their rights and benefits as survivors of servicemen or veterans.

When emergencies arise while a Navyman is away at sea, or in the event of his incapacitation or death, his family will need all the help they can get. If there is a record of where his important papers and documents are located, and if they are kept up to date, it will be helpful to his dependent survivors or executor in the future.

Valuable papers include original marriage certificates, birth certificates, insurance policies, securities, bonds, copies of income tax returns, car titles and deeds. When gathered together, they should be placed in a safe place such as a safe deposit box or other fireproof receptacle known to your wife and other members of your family.

RECORD OF EMERGENCY DATA

IN MAKING APPLICATION for benefits, your survivors will be required to produce documentary evidence of your military service and family history. If such documentary evidence and information are available, it will relieve a lot of uncertainty and facilitate the settlement of your estate. It is also extremely important that the Record of Emergency Data (NavPers 1070/602) in your record is up to date and reflects your true intentions so the Bureau of Naval Personnel can honor your wishes in rendering assistance to your dependents if such should be required.

The importance of keeping your Record of Emer-

gency Data current can't be overemphasized and here's why. Should you become a casualty, the 1070/602 is consulted to obtain the names and addresses of your next-of-kin for notifying your family.

In administering the affairs of missing, captured and deceased Navymen, the Bureau honors the wishes of servicemen as they are stated on the Record of Emergency Data with regard to allotments and payment of benefits. Keep these factors in mind when designating beneficiaries:

• **Unpaid pay and allowances.** You may designate anyone to receive your unpaid pay and allowances in the event of your death. Here again, it's important to keep the record current. Payment is always made in accordance with the instructions a Navyman leaves in his latest Record of Emergency Data.

This benefit may be paid to more than one individual in shares if so specified in the Record. If no designation of beneficiary is recorded on the form, then payment is made to the individual eligible in accordance with precedence as prescribed by law—the widow, the children, the parents and so forth on down the line.

• **Allotments.** (When Member is Missing or Captured)—The Bureau maintains close contact with the next-of-kin of missing and captured Navymen and strives to handle the affairs of the individual according to his wishes.

In this regard, the Missing Persons Act gives the Navy authority in certain cases to act in behalf of a member should he become missing or captured. And, if for some reason insufficient action was taken beforehand, the Missing Persons Act provides that allotments may be created, continued or changed when doing so would be considered essential to the well-being and protection of dependents of a missing or captured member. It is most important, therefore, to have accurate information and instructions as to how your pay is to be distributed in the event you should become missing or captured.

• **Six Months' Death Gratuity.** This benefit must be paid first to the surviving spouse; if none, to the surviving children. If there are neither spouse nor children, then it is paid to the parents or other family members designated by the Navyman.

• **Serviceman's Group Life Insurance.** The proper form for designating a beneficiary for SGLI is VA Form 29-8286. Locally prepared forms should not be used.

The original form, properly signed, goes into the man's jacket. The Record of Emergency Data will not be recognized for this purpose. If you elect not to designate a beneficiary, the SGLI will be paid in accordance with current legislation—widow, children, parents and so forth. Take note that, if there is no spouse or children, the insurance will be paid to the surviving parents in equal shares if no designation of beneficiary was made. This rule remains the same if the parents are divorced or separated.

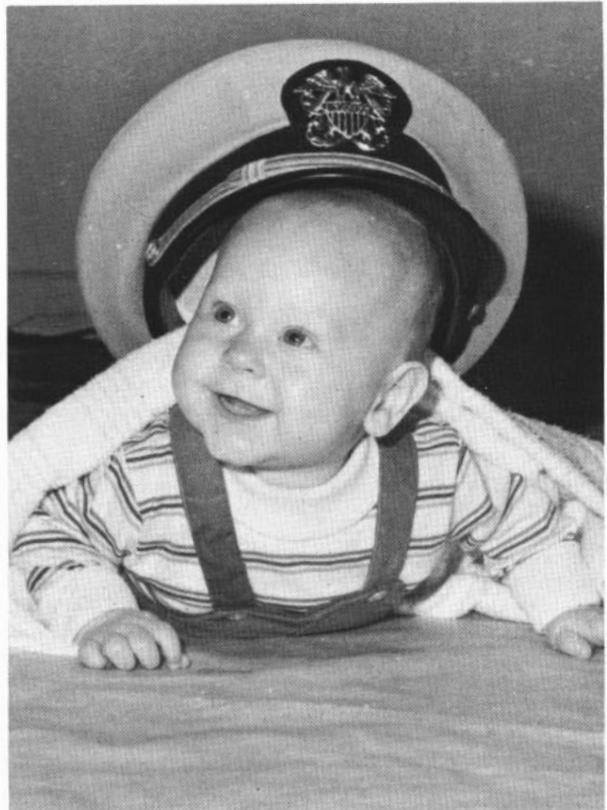
• **Power of Attorney**—another important document that is sometimes used in business matters is the Power of Attorney. Through this legal document, you may give another person the power to act as your agent,

either for some particular purpose or for the transaction of your business in general. *But you should realize that, in the wrong hands, such power could be disastrous to you* because the agent who holds such power has, within the limits granted, full authority to deal with your property without consulting you. You should, therefore, give the power of attorney only to someone whom you can trust and who will protect your interests and those of your family.

In past years it was considered essential for a person to leave a power of attorney with a friend or relative to take care of contingencies which might arise while he was deployed. Today, with improvements in communications and the wide availability of Navy lawyers, executing a power of attorney *without a specific reason* is not recommended.

A power of attorney is the formal, written appointment of another person to act as your agent. It can be for a specific purpose (called a limited or special power of attorney) or it can be for the general transaction of your affairs (called a general power of attorney). Even though the agent is limited to the powers that are specifically written down in the document, a power of attorney should be given only with caution and only where absolutely necessary.

For instance, if you are in the process of buying or selling a house or car, you may want to leave a special power of attorney limited only to that purpose. If it is necessary for your wife to cash checks which are made out to you, this can generally be taken care of by having the check deposited in a joint checking



account or by making prior arrangements with the bank. In most situations that come up while you are away from home, any documents that require your signature can be sent to you to sign. Legal officers are available to act as notary publics if the document needs notarization. Remember, there are few unforeseen emergency situations that will require your signature in less time than it takes to send a document to you so that you can read, sign and return it.

In any event, before you give anyone a power of attorney, be sure to consult a legal assistance officer so that you will be aware of all the legal effects of what you are doing and so that the document can be specially tailored to fit your individual needs.

The legal authority granted in a power of attorney is revoked by your death, by the death of your agent, by any time limit set by the document itself or by specific revocation. If a power of attorney does not contain a time limit, it may be canceled by written revocation and notification with a copy to all persons who may have dealt with your agent.

A revocation always is necessary if the power of attorney has been recorded in a public record. While on the subject of revocation, if in the past you have granted powers of attorney that were not limited in time and that have served their purpose, it would be wise to visit your legal assistance officer and have him draw up the papers necessary to cancel such powers.

Last Will and Testament. A will is a legal document that declares how you wish to have your assets and property distributed after your death. There is no government form that provides for this and *even though it can be a simple document, you should not attempt to write your will without the help of a lawyer.* Since your will must meet strict legal requirements, a standardized format is not advisable and a do-it-yourself document is risky to the untrained.

Everyone should have a will, including individuals without dependents. Although you may be of the opinion that you don't own very much, or that what

you do own isn't worth the trouble of leaving a will, you probably would be surprised if you sat down to enumerate your assets. Almost anything left by a man who dies intestate (without a will) is a potential source of trouble.

If a person dies without a will, his property is distributed according to state law. In effect, the state writes your will. By preparing a will, you have the opportunity to dispose of your property and to take care of your family the way *you* want it done.

To repeat, even though a will may look simple, it is not a do-it-yourself document. A lawyer has been trained to recognize all the factors. A will should always be drafted to meet the particular needs of each person and blank or "fill-in" will forms should never be used. Talk to a legal assistance officer and let him assist you in preparing one that will be best for you.

An important aspect of making a will is that you decide on an executor—the person who will handle your affairs after your death.

If you are married, you and your spouse should *each* have a will, even though each document makes the same disposition of the estate. Further, it is particularly important for parents of minor children to have wills so that the interests of the children can be protected through a guardian of your choice in the event of both parents dying in the same disaster.

If your will was written during past armed conflicts or if you have one that was written some time ago, it might be worth reviewing. Make sure it still expresses your exact wishes with regard to the distribution of your property. Things may have changed considerably since the will was drawn up—divorce, remarriage, the birth or death of children, the sale of property and other factors may have rendered your old will useless.

If you neglected to have a will prepared or if you have one that may now be out of date, consult your legal assistance officer or a private attorney at your earliest convenience.

INFORMATION ON DISTRIBUTION: This issue of "Rights and Benefits for Navy Men, Women and Their Families" (NAVPERS 15885-C) is a revised and updated reprint of the December 1971/January 1972 special double issue of ALL HANDS (The Bureau of Naval Personnel Career Publication). Owing to the vast number of requests received for this special issue of ALL HANDS, it was decided to reprint the material as a NAVPERS publication. Copies of NAVPERS 15885-C, Rights and Benefits for Navy Men, Women and Their Families, have been mailed to All Ships and Stations (less Marine Corps field activities not having Navy personnel attached) for individual distribution to career enlisted and officer personnel. Distribution is based on approximately one-third of the total authorized number of personnel assigned to the command.

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TIDES & CURRENTS

A Message to the Fleet from The Chief of Naval Personnel

(Continued from Inside Front)

for those who must stand duty on a holiday while in port, compensatory time off is now being permitted.

A coordinated "swaps" program has been established in the Bureau of Naval Personnel to offer maximum assistance to those personnel wishing to exchange duty stations. Efforts have been made to alleviate financial obstacles that often plague our servicemen. All disbursing activities are now required to provide each Navy member a statement of earnings itemizing all continuing entitlements and deductions.

Check-cashing ceilings at all Naval activities have been increased, and discriminatory ceilings varying with pay grade are now prohibited. The Navy Finance Center in Cleveland now has extended hours five days a week to process and respond to pay inquiries. In addition, increased check cashing facilities are being encouraged to cope with payday demands.

Of particular interest to our senior personnel are the Z-NAVOPS which have initiated programs designed to benefit their dependents. The Navy Wives Ombudsman project gives Navy wives on the local level the opportunity to voice their viewpoints and suggestions. Wives' representatives now have direct access to commanding officers and, in some instances, working together, they have been able to bring about much-needed local changes affecting Navy dependents.

Membership of EMs and their dependents on Navy Exchange and Commissary Store Advisory Boards has brought special focus to the needs of a broader range of Navy families. Furthermore, commissary hours have been extended to accommodate the requirements of dependent families.

For some years the cost of temporary accommodations for Navy men and their families arriving at new duty stations has been a serious and demoralizing problem. The lack of sufficient or adequate temporary lodging, along with inflated rates which seriously tax the serviceman's budget, have been a source of complaint and real hardship. Navy temporary lodging accommodations are being increased in order to alleviate this serious problem. These temporary accommodations are rented to authorized personnel on a temporary basis. Included are motels, hotels, mobile homes, cottages, apartments and guesthouses. Approximately 900 lodging units, to be known as Navy Lodges, were constructed in 1971 at a total cost of approximately \$10 million primarily in areas where our fleets are concentrated. These units will be arranged to give the appearance of a modern motel operation. Sites selected are located at Newport, R. I.; New London, Conn.; Norfolk, Va.; Charleston, S. C.; Memphis, Tenn.; Pensacola, Fla.; San Diego, Alameda and Lemoore, Calif.; Bethesda, Md. Construction of the first units in Norfolk commenced in March 1970 and was completed in March 1971. Funds for additional units will be generated and made available in future years. In fiscal 1972, it is planned to construct 250 additional lodging

units. It is anticipated that the program will satisfy a most urgent need within the Navy and will lead to improved morale and retention of career Navy men.

Quite a few significant changes in personnel management have been made which are aimed only at career personnel. More educational benefits, increased emphasis on promotion, assignment of increased responsibilities to juniors, and improved sea/shore rotation are all areas where progress has been made. In the field of education, for example, the Associate Degree Completion Program, or "ADCOP," the Navy's only full-time college degree program strictly for career enlisted personnel, has been greatly expanded with a goal of 1500 students for fiscal year 1973; a Professional Development Program has been developed which permits selected career officers to spend up to one year in independent research and study; and the BS/BA program at the Naval Postgraduate School at Monterey has been expanded to include commissioned warrant, limited duty, restricted line and staff corps officers.

Major and unprecedented changes in promotion policies have included a program for meritorious advancement for a number of high quality, top performing, career petty officers; suspension of the legal limitation on the percentage of Navy officers who may be recommended for promotion from below the promotion zone; establishment of a two-year-early, 15 per cent below-zone selection opportunity to grades W-3 and W-4; and appointment of all LDO selectees to the temporary grade of Lieutenant (junior grade) rather than Ensign. In assigning increased responsibilities to juniors, the aim has been to provide those who are capable of performing a larger role in the Navy the opportunity to do so. For instance, senior petty officers have been given a greater chance to stand quarterdeck watches; pilot programs have been started whereby warrant officers and senior petty officers assume Communication Watch Officer duties, previously only assigned to officers; and more surface and aviation commands have been opened up for relatively junior officers. A final case for the career enlisted man, as well as his family, is the establishment of a maximum sea tour of six years, which will greatly reduce the sea tours of 122 rates and NEC's (Navy Enlisted Classifications).

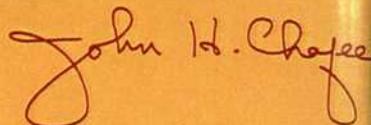
As this brief summary suggests, some of the least publicized of the Z-Gram and NAVOP initiatives have brought the most benefit to the career Navy man. Our continuing efforts to make service life more attractive to younger men clearly should not obscure the fact that a majority of our new programs also have had a significant impact on the Navy's senior personnel.

On the pages of this issue of ALL HANDS you will find an extended roundup of your rights and benefits. As we look to the future, we can anticipate further innovations that will reap new benefits for all members of the Navy.



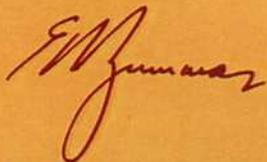
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IN RECOGNITION OF SERVICE TO YOUR COUNTRY ON BEHALF OF YOUR FELLOW CITIZENS, THE NAVY AND THE NATION EXTEND NOT ONLY OUR THANKS BUT ALSO TANGIBLE RETURNS TO YOU AND YOUR FAMILIES—THESE ARE YOUR JUST RIGHTS AND BENEFITS.



John H. Chafee
Secretary of the Navy

THE NAVY IS PROUD OF ITS TRADITION AND THE PAST ROLE IT HAS PLAYED IN THE DEFENSE AND IN THE SHAPING OF OUR NATION IT IS EQUALLY PROUD OF ITS PEOPLE, PAST AND PRESENT, WHO HAVE RESPONDED WHEN THEIR ASSIGNMENTS CALL FOR SOMETHING EXTRA IN PERFORMANCE AND RESPONSIBILITY. THE INCENTIVES OFFERED FOR SUCH SERVICE REPRESENT, IN SMALL PART ONLY, THE APPRECIATION OF RESPONSIBLE CITIZENS EVERYWHERE.



Elmo R. Zumwalt, Jr., ADM, USN
Chief of Naval Operations

BENEFITS

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